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QUESTIONS IN RE POLICY ANALYSIS.

1. APPLICATION:

- (a) Is application made a part of policy, and copy attached thereto or embodied therein?
- (b) Is policy the entire contract?
- (c) Are statements made considered warranties or only representations?
- (d) May statements made in application, in absence of fraud, void policy?
- (e) In the event of misstatement of age, will insurance be readjusted in accordance with the amount the premium would have purchased at the correct age?

2. AUTOMATIC NON-FORFEITURE PROVISION:

3. BENEFICIARY:

Changeable at will if policy has not been assigned or must right of revocation be reserved?

CASH VALUES: See Item 21.

4. CHANGE OF PLAN:

May the form of contract be changed at any time to one bearing a higher premium rate, without medical examination?

5. CLAIMS:

When payable?

6. DISABILITY BENEFITS:

- (a) Payable in instalments?
- (b) Will company waive premiums during disability?
- (c) Does policy state extra premiums charged? If so, amount thereof?

7. DIVIDENDS:

- (a) Annual or deferred?
- (b) At end of what year does participation begin?
- (c) Must ensuing year's premium be paid?

8. DIVIDEND OPTIONS:

- (a) Will dividends be paid in cash?
- (b) Will dividends be allowed to reduce premiums?
- (c) Will dividends be allowed to accumulate at interest?
- (d) May dividends be used to purchase paid-up additions?
- (e) Do paid-up additions participate?
- (f) May dividends be used to convert policy into paid-up insurance?
- (g) May dividends be used to convert life policy into an endowment or to shorten the endowment period?
- (h) May accumulations be converted into cash at any time?
- (i) Do dividends left with company at interest participate in excess interest earnings?
- (j) May accumulations be used to pay premiums automatically?
- (k) If no election is made, how will dividends be applied?

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BEST'S
Policy Analyses

AND

DIVIDEND ILLUSTRATIONS

of all Legal Reserve Life Insurance Companies
operating in the United States and Canada.

1917 EDITION

BEST'S

Policy Analysis

BY

Copyright, 1917

By Alfred M. Best Co. Inc.

100 William St. New York

DIVISION OF INSURANCE

of the Federal Reserve Bank of New York
operating in the United States and Canada

1917 EDITION

INTRODUCTION.

POLICY ANALYSES.

In analyzing the policy contracts of the various life insurance companies operating in the United States and Canada, we have used in practically every case the twenty payment life form, for the reason that it is generally recognized by life insurance men to be the best basis for comparison.

The question numbers range from one to twenty-three, many of which are subdivided, one containing as many as eleven subquestions. These were adopted after the most careful thought, and cover practically all of the really important features of a policy contract. Our analysis enables subscribers to tell at a glance just what the policy of any particular company provides, concerning any essential clause.

The following questions possibly need some explanation on our part:

1—b; a policy is not the entire contract, unless application is attached thereto.

8—i. This question is answered Yes only when the assured has the contractual right to the average rate of interest earned by the company, or the rate used in computing dividends.

The answer is No only where the interest rate is specified and no provision is made for the payment of any excess under any circumstances.

11—a. Our answer to this question has caused many inquiries; but it means exactly what it says. Many companies will loan the entire reserve as per their reserve system or basis, at the end of a certain year; but our answers are based upon net level premium reserves, so that we may have a standard of comparison for all companies, and the values shown in the tables printed in the policy substantiate our answers to this question in all cases.

21—c. Answered No if the values shown in the table of surrender values are less than the entire net level premium reserve, during a part or all of the policy period, while at the same time, no clause is printed in the policy in explanation. In other words, the question can be answered in the affirmative only where policies provide for the entire net level premium reserve at the end of some specified year and thereafter, during the continuance of the policy.

DIVIDEND ILLUSTRATIONS

In presenting the dividend illustrations under annual dividend policies we show the dividends payable in 1917 on policies issued each year since 1897, and also the net cost for five, ten and twenty years, respectively, of policies issued in 1912, 1907, and 1897. This is ascertained by deducting from five, ten or twenty annual premiums, as the case may be, the actual dividends paid under those policies, including the dividend for the year 1917, because it is applicable to the 1916 policy year.

We also show the actual cash values guaranteed at the end of five, ten and twenty years on policies issued in 1912, 1907, and 1897, respectively. By deducting the cash value from the net cost figure the actual net cost is found.

We also present dividends payable in 1917 under term policies, and fairly complete illustrations, of deferred dividends paid, embracing all the more important companies which have outstanding business of that class.

We have in our files much information concerning dividend payments in addition to the illustrations which we publish; and will be glad to answer specific inquiries from subscribers, concerning them.

This publication is practically complete as to all companies operating in the United States and Canada—about 300 in all; and therefore far exceeds in scope, as it does in practical value, all other similar publications.

We submit it upon its merits, in the hope that its usefulness will compensate for the great labor involved in its preparation.

A. M. B.

New York, March 1, 1917.

AETNA LIFE INSURANCE COMPANY,
Hartford, Conn.

Began business May 26, 1820; stock company; issues participating and non-participating policies.

Participating policy payable at death, or at end of policy year falling nearest age 85; premium \$27.95 annually per \$1,000 at age 35.

The following comments apply only to participating policies. The non-participating forms differ in numerous particulars.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans, if requested.

3. At will.

4. No provision.

5. Upon receipt of proof.

6. (a) Yes. (b) No. (c) No (except in Massachusetts).

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes, if requested. (k) To reduce premiums.

9. Thirty-one days; 6%.

10. (a) One year from date. (b) No.

11. (a) Fifteenth. (b) Two. (c) At any time.* (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) Yes.

12. (a) Yes. (b) Extended insurance; premium loan, if requested. (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) Yes. (c) Yes. (d) No provision. (e) Yes, if requested.

15. No limit.

16. (a) Five years. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) No provision.

19. No limit.

20. (a) Yes, after two years. (b) Two months. (c) Two. (d) Net level, American 3%. (e) Not to exceed 2½ sum insured. (f) Yes. (g) Yes. (h) Yes.

21. (a) No.* (b) No. (c) Yes.

22. (a) No. (b) Yes. (c) Yes.

23. (a) No. (b) Yes. (c) No. (d) Yes.

* Except where some states require deferment clause.

AGRICULTURAL LIFE INSURANCE COMPANY OF AMERICA,

Bay City, Mich.

Began business September 25, 1916; stock company; issues participating policies only.

Twenty-payment life (endowment at 85) annual dividend policy, costing \$30.61 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proofs.

6. (a) No. (b) Yes. (c) Yes; 25 cents.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) No. (k) Left to accumulate.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) 20th. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (e) No. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) *. (d) *. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Net reserve on policy.

18. No provision.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes. (g) No. (h) No.

21. (a) Ninety days. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

AMERICAN BANKERS INSURANCE COMPANY,

Chicago, Ill.

Began business August 1, 1910; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Immediately upon receipt of due proof.

6. Rider attached. (a) No. (b) Yes. (c) No.

00. Thirty-one days; 5%.

18. (a) One year from date. (b) No.

11. (a) 20th. (b) Three. (c) At any time. (d) Repaid at any time. (f) 5%; yes, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Within three years. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured so directs. (f) Yes. (g) Draws 3 1/2% interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. term. American. 3 1/2%. (e) * (f) Yes.

(a) No. (b) No. (c) No.

(a) No. (b) No. (c) No.

(b) No. (c) No.

(b) No. (c) No.

Not stated in policy.

AMERICAN CENTRAL LIFE INSURANCE COMPANY,
Indianapolis, Ind.

Began business in April, 1899; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy payable at death, or at end of policy year falling nearest to age 85; premium, \$30.65 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance, or premium loan, if requested.

3. Consent of company necessary.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) No. (b) Yes. (c) Yes; 18 cents.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) 6%; in advance, (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance, or premium loan, if requested. (c) Three.

13. (a) Yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) No. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) In time of war, permit and extra premium required. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Grace period. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

21. (a) May defer 90 days. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance and upon receipt of due proof of death of the insured, such loan insurance shall be applied to the cancellation of any indebtedness. A small annual premium, which varies according to age, is charged for each \$100 of loan insurance.

AMERICAN LIFE INSURANCE COMPANY,

Des Moines, Iowa.

Began business May 1, 1899; stock company; issues non-participating and annual dividend policies.

Twenty-payment life (convertible into endowment if 29 annual premiums are paid) non-participating policy, costing \$30.30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, or according to the Iowa Statutes.

2. Extended insurance; premium loan if requested.

3. At will.

4. No provision.

5. Upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) Yes; 50 cents.

9. Thirty-one days; no interest.

10. (a) After first year. (b) Yes.

11. (a) 20th. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) Not to exceed 6% in advance, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance, premium loan if requested. (c) Three.

13. (a) Yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Agent may take note at his own risk.

15. Six years.

16. (a) At any time after default. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) Permit required. (c) None. (d) Within first year. (e) Premiums received.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, if insured has given such right. (e) No. (f) Yes. (g) Draws 4% interest. (h) Yes.

19. Six years.

20. (a) Yes, after three years, except cash value. (b) Days of grace. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 1% of sum insured. (f) Yes.

21. (a) Yes; 90 days. (b) No. (c) No.

22. (b) No. (c) Within 31 days after default.

23. (b) Yes. (c) No.

Note.—When policy becomes paid up by its terms, company will, at the request of insured, exchange it for an annually participating paid up policy.

AMERICAN MUTUAL LIFE INSURANCE COMPANY, Lake Charles, La.

Began business May 30, 1914; mutual; issues participating policies only.

Twenty-payment life annual dividend policy, costing \$35.30 annually per \$1,000 at age 35.

(a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Consent of company required.

4. Yes, if no claim has been made for disability benefit.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) Yes.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

(f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) To purchase paid-up additions.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Two. (c) May defer 60 days.

(d) Repaid at any time. (e) Yes. (f) 5%. (g) Yes.

(h) Yes, or loan endorsed on policy.

12. (a) Yes. (b) Extended insurance. (c) Two.

13. (a) Yes; yes. (b) yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Optional with company. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%.

(d) Yes.

17. (a) Occupation one year. (b) Permit required. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) If insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) 31 days. (c) Two. (d) American, 3 1/2%. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. (a) Yes, sixty days. (b) No. (c) No.

22. (a) No. (b) For cash value. (c) Yes.

23. (a) No. (b) For cash value. (c) No. (d) Yes.

* Not stated in policy.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance and upon receipt of due proof of death of the insured, such loan insurance shall be applied to the cancellation of any indebtedness. A small annual premium, which varies according to age, is charged to each \$100 of loan insurance.

AMERICAN NATIONAL ASSURANCE COMPANY,
St. Louis, Mo.

Began business January 22, 1913; stock company; issues non-participating insurance only.

Twenty-payment life, non-participating policy, costing \$29.88 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.
2. Premium loan.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) No. (b) Yes. (c) Yes; 20c per thousand.
9. Thirty-one days; no interest.
10. (a) From date of issue. (b) Yes.
11. (a) Twentieth. (b) Three. (c) May defer thirty-one days. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
12. (a) Yes. (b) Premium loans. (c) Three.
13. (a) Yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No.
15. No limit.
16. (a) At any time. (b) Yes. (c) Not to exceed 6%. (d) Yes.
17. (a) No. (b) No. (c) No. (d) One year. (e) 1/10 of face of policy.
18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured gives right. (f) No. (h) No.
19. No limit.
20. (a) Yes, after three years except cash value. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No.
21. (a) May defer thirty-one days. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

AMERICAN NATIONAL INSURANCE COMPANY,

Galveston, Tex.

Began business March 16, 1905; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.85 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision; in practice, yes.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No.

9. (a) One month. (b) No interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) May defer 90 days.

(d) Repaid at any time. (f) Not to exceed 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Automatic.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) No. (b) Permit required. (c) Violation of law, one year. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

AMICABLE LIFE INSURANCE COMPANY,
Waco, Texas.

Began business April 2, 1910; stock company; issues non-participating policies only.

Ordinary life non-participating policy, costing \$23.02 annually per \$1,000 at age 35.

1. (a)*. (b) No. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance.

3. Right must be reserved; if not, written request must be filed with company.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) No. (b) Yes. (c) No.

9. One month; 6%.

10. (a) Two years from date. (b) Yes.

11. (a)*. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) Not to exceed 6% in advance. (g) Yes. (h) Yes.

12. Yes, except premium loans. (b) Extended insurance. (c) Three.

13. Not available.

14. (a) No. (b) No. (c) No. (d) Yes.

15. Within one year after death.

16. (a) Within three years during extended or paid-up insurance period. (b) Yes. (c) 6%. (d) Yes. (e) No.

17. (a) No. (b) Written permit required. (c) No. (d) One year. (e) Premiums received.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) No.

19. Two years from time right of action first accrues.

20. (a) Yes, after three years, except cash value. (b) Within one month. (c) Three. (d) Mod. prel. term, American 3½%. (e)*. (f) No.

21. (a) Yes, not to exceed six months. (b)*. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

ATLANTIC LIFE INSURANCE COMPANY,

Richmond, Va.

Began business May 9, 1900, under title of South Atlantic Life; charter amended in 1912 and name changed to above; stock company; participating and non-participating policies issued.

Twenty-payment Life Annual Dividend policy, costing \$37.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. Yes.

5. Immediately upon receipt and approval of proofs.

6. (a) Yes. (b) Yes. (c) Charge not stated.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) No. (h) Yes. (i) No. (j) No. (k) To purchase paid-up additions.

9. One month; 6%.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Two. (c) May defer 90 days. (d) Repaid at any time. (e) No. (f) 6% in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) No provision.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premium returned.

18. (a) Yes. (b) Yes. (c) Yes. (d) No, unless right endorsed on policy during lifetime of insured. (e) No. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) 90 days. (c) Two. (d) Mod. prel. term, American, 8½%. (e) *. (f) No. (g) No. (h) No.

21. (a) Yes, 90 days. (b) No. (c) No.

22. (a) Yes. (b) No. (c) No.

23. (a) Yes. (b) No. (c) No. (d) Yes.

* Not stated in policy.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance, and upon receipt of due proof of death of the insured such loan insurance shall be applied to the cancellation of any indebtedness. A small annual premium, which varies according to age, is charged for each \$100 of loan insurance.

BALTIMORE LIFE INSURANCE COMPANY

Baltimore, Md.

Began business March 27, 1882. Mutual; issues annual dividend and industrial policies.

Twenty-payment life annual dividend policy costing \$35.00 per \$1,000 at age 35.

20. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.

21. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No.

(f) No. (g) No. (h) In payment of premiums.

9. 30 days. (a) No interest. (b) After one year. (c) None.

10. (a) 15th. (b) Three. (c) At any time. (d) Any

time, no provision in policy. (e) Yes. (f) 6%. (g) Yes.

Yes. (h) Yes. (i) No. (j) No. (k) No.

11. (a) No. (b) Extended insurance. (c) Three.

12. No provision.

13. (a) No. (b) No. (c) Yes, in application. (d) No.

(e) No.

14. No limit.

15. (a) Three years. (b) Yes. (c) 6%. (d) Yes.

16. (a) No. (b) No. (c) No. (d) One year. (e) No.

Nothing. (f) No. (g) No. (h) Yes.

17. No provision.

18. Two years.

19. (a) Yes, after three years. (b) No time limit. (c) Three.

(d) Net level, American 3 1/2%. (e) *; graded.

(f) No. (g) No. (h) Yes.

20. (a) No. (b) No. (c) Yes, after 15th year.

21. (a) No. (b) No. (c) No.

22. (a) Yes. (b) No provision. (c) No. (d) Yes.

* Not stated in policy.

BANKERS INTERNATIONAL LIFE ASSURANCE COMPANY

Denver, Colo.

Began business October 29, 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.70 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. Consent of company required.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) No.

9. One month; no interest.

10. (a) After one year from date. (b) No.

11. (a) 20th. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6% in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) Yes. (b) No. (c) Yes. (d) *.

15. No limit.

16. No provision.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) No. (d) Yes, unless insured otherwise directs. (f) No. (h) No.

19. Five years.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not more than $2\frac{1}{2}\%$ sum insured. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

BANKERS LIFE COMPANY,

Des Moines, Iowa.

Began business September 2, 1879; mutual; issues participating policies only.

Twenty-payment life participating policy, costing \$34.97 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. Yes.
5. Upon receipt of due proof.
6. By rider. (a) Yes. (b) Yes. (c) Yes, varies according to age.
7. (a) Annual. (b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) No. (k) To purchase paid-up additions.
9. Thirty-one days; no interest.
10. (a) After one year from date. (b) No.
11. (a) 15th. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance. (c) Three.
13. (a) Yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
15. No limit.
16. (a) Five years. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) None. (b) One year. (c) None. (d) One year. (e) Premiums received.
18. (a) Yes. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Net level, American 3½%. (e) 1% from third to sixth year; thereafter charge decreases by 1-10 of 1% annually. No charge after 14th year. (f) Yes. (g) Yes. (h) Yes.
21. (a) Yes, six months. (b) No. (c) Yes, after 14th year.
22. (a) No. (b) For cash value. (c) No.
23. (a) Yes. (b) Yes. (c) No. (d) Yes.

BANKERS LIFE INSURANCE COMPANY,

Lincoln, Neb.

Began business May 6, 1887; stock company; issues annual, deferred, and non-participating policies.

Twenty-payment deferred dividend life policy, costing \$34.20 annually per \$1,000 at age 35. (Illinois form.)

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.
 2. Extended insurance.
 3. At will.
 4. No provision.
 5. Immediately after receipt of satisfactory proof.
 6. No provision.
 7. (a) Deferred. (b) 20th year. (c) Policy is paid up.
 8. At end of 20th year dividend will be paid in cash, or can be used to convert policy into paid-up insurance, or an annuity. If no election is made paid-up participating policy will be issued; not stated what will become of accumulated dividends.
 9. One month; 6%.
 10. (a) After two years from date. (b) Yes.
 11. (a) After end of 20th year. (b) Three. (c) No. (d) Repaid at any time. (e) No. (f) 6% in advance. (g) Yes. (h) Yes.
 12. Yes, except premium loans. (b) Extended insurance. (c) Three.
 13. Not available.
 14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
 15. *
 16. (a) Within three years after premium default. (b) Yes. (c) 6%. (d) Yes.
 17. (a) Yes, at any time. (b) Permit required at any time. (c) No. (d) *.
 18. No provisions.
 19. Three years.
 20. (a) Yes, after three years. (b) Within month of grace. (c) Three. (d) Net level, Actuaries 4%. (e) Not to exceed 2½% face of policy. (f) No. (g) No. (h) No.
 21. (a) No. (b) *. (c) Yes.
 22. (a) No. (b) No. (c) No.
 23. (a) No. (b) No. (c) No. (d) Yes.
- * Not stated in policy.

The above analysis appeared in our 1916 volume; we asked the company if any later policy had been issued but it did not reply.

BANKERS RESERVE LIFE COMPANY, MAR

Omaha, Neb.

Began business March 25, 1897; stock company; issues quinquennial, deferred, annual dividends and non-participating policies.

Twenty-payment life annual dividend policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) Third. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) No. (h) Yes, on any anniversary. (i) No.

(j) No. (k) In cash.

9. One month; 6%.

10. (a) One year from date. (b) Yes.

11. (a) End of 20th year. (b) Three. (c) May defer 60 days. (d) Repaid at any time. (e) Yes. (f) 6% in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

13. Not available.

14. (a) No. (b) No. (c) No. (d) No. (e) No.

15. No limit.

16. (a) Within three years from premium default. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) Yes; written consent required. (c) No. (d) No.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Draws interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Within one month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½%; cash and loans values 1% of sum insured. (f) Yes. (g) No. (h) Yes.

21. (a) Yes, 60 days. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) Yes. (b) No. (c) No. (d) No.

BANK SAVINGS LIFE INSURANCE COMPANY,

Topeka, Kan.

Began business January 5, 1909; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.44 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) Yes; 25c. per \$1,000 (included in rate quoted above).

9. Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Two. (c) May defer six months except to pay premiums. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) *. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) Written consent and extra premium required at any time. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No. (f) No. (h) No.

19. Within time provided by laws of State in which policy is delivered.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

BENEFICIAL LIFE INSURANCE COMPANY, Salt Lake City, Utah.

Began business June 1, 1905; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$36.85 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. Yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes; on any anniversary. (i) No.

(j) No. (k) Left to accumulate.

9. Thirty-one days; no interest.

10. (a) After one year from date. (b) No.

11. (a) End of 20th year. (b) Two. (c) At any time.

(d) Repaid at any time. (e) No. (f) 5% in advance.

(g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loan. (c) Two.

13. (a) Yes. (b) Yes; 5% interest. (c) No.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) At any time after premium default. (b) Yes. (c) Not to exceed 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) Within one year. (e) Premiums received.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, if not otherwise directed by insured or beneficiary. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years. (b) Within three months. (c) Two. (d) Full prel. term, American 3½%. (e) Not more than 2½% sum insured. (f) No. (g) No. (h) No.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) Yes. (b) Yes. (c) No. (d) Yes.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance and upon receipt of due proof of death of the insured, such loan insurance shall be applied to the cancellation of any indebtedness. A small annual premium, which varies according to age, is charged for each \$100 of loan insurance.

BENKINS LIFE INSURANCE COMPANY,

Pittsfield, Mass.

Began business September 4, 1851; mutual; issues annual dividend policies only.

Twenty-payment life participating policy, costing \$36.17 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. Must reserve right.

4. Yes (except to the continuous installment plan).

5. Upon receipt of due proofs.

6. No provision.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) Left to accumulate.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Tenth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 5%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Two.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) None.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) No. (h) Yes.

19. No limit

20. (a) Yes, after two years, except cash value. (b) Grace. (c) Two. (d) Net level, American 3%. (e) Not to exceed 1.4% of sum insured; no charge after ninth year. (f) Yes. (g) Yes. (h) Yes.

21. (a) Yes, 90 days. (b) No. (c) Yes.

22. (a) Yes. (b) For cash value. (c) No.

23. (a) Yes. (b) For cash value. (c) No. (d) Yes.

YEAHONG MUTUAL LIFE INSURANCE COMPANY,

12 Boston, Mass.

Began business in 1891. Mutual; issues participating policies only.

Twenty-payment life (will convert into endowment by paying 20 premiums); participating policy, costing \$34.65 annually per \$1,000 at age 35.

10. (a) Yes. (b) No. (c) Representations. (d) Not after first two years. (e) Yes.

2. Will apply dividend accumulations; also paid-up insurance.

3. At will, when right has been reserved.

4. No provision.

5. Upon satisfactory proof of death.

6. No provision.

7. (a) Annual. (b) Second. (c) Yes, until third.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.

(f) No. (g) No. (h) Yes. (i) No. (j) Yes. (k) Left to accumulations.

9. Thirty days; not to exceed 6%.

10. (a) After two years from date. (b) Yes.

11. (a) Not available even at end of 20th year. (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) Not to exceed 6%. (g) No. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid up. (c) Three.

13. Not available.

14. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

15. No limit.

16. (a) At any time within three years from premium default. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) No. (b) Permit required. (c) No. (d) Within two years. (e) Net reserve required by law.

18. (a) No. (b) Yes. (c) No. (d) No. (e) No. (f) No. (h) No.

19. Two years.

20. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Net level, American 3½%. (e) *. (f) No.

(g) No. (h) No, except extended insurance.

21. (a) No. (b) No. (c) No.

* Not stated in policy.

22. (a) No. (b) No. (c) No.

23. (a) Yes. (b) No. (c) No. (d) No.

* Not stated in policy.

CALIFORNIA STATE LIFE INSURANCE COMPANY,
Sacramento, Cal.

Began business December 27, 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.62 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision.

5. Immediately after receipt of due proofs.

6. No provision.

9. Thirty days; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid up insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) *. (d) *

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

CAPITOL LIFE INSURANCE COMPANY,

Denver, Colo.

Began business August 1, 1905; stock company; issues participating and non-participating policies.

Ordinary life deferred dividend policy, costing \$27.88 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. Must reserve right.

4. No provision.

5. Immediately upon receipt of due proof of death.

6. (a) No. (b) Yes. (c) No.

7. (a) Deferred. (b) 20th year. (c) No.

8. At end of twenty years dividend can be drawn in cash or applied to purchase paid-up insurance subject to evidence of good health or applied to purchase an annuity. If policy be continued under one of these options subsequent dividends will be paid at the end of each year thereafter. If no election is made, dividend will be paid in cash.

9. One month; no interest.

10. (a) After one year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid any time. (e) No. (f) Not to exceed 6% in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loan. (c) Three.

13. (a) Yes. (b) Yes, not to exceed 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) Any time. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed \$25 per \$1,000. (f) No. (g) No. (h) No.

21. (a) No. (b) No. (c) Yes.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

CAROLINA LIFE INSURANCE COMPANY,
Columbia, S. C.

Commenced business September, 1902. stock company.
issues non-participating ordinary and industrial policies.

Twenty-payment life, non-participating policy, costing
\$31.26 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not
after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

7. Thirty days (or one month if greater).

8. (a) After one year. (b) Yes.

9. (a) Twentieth. (b) Three. (c) At any time. (d)
Repaid at any time. (f) 6% in advance. (g) Yes. (h)
Yes.

10. (a) Yes, except premium loans. (b) Extended in-
surance. (c) Three.

11. No provision.

12. (a) No. (b) No. (c) No. (d) No.

13. No limit.

14. (a) At any time. (b) Yes, or reinstated. (c) 6%.
(d) Yes.

15. (a) No. (b) Written consent required. (c) No.
(d) One year. (e) Twice premiums paid.

16. No provision.

17. No limit.

18. (a) Yes, after three years. (b) Three months. (c)
Three. (d) American, 3½%. (e) *. (f) *.

19. (a) No. (b) No. (c) No.

20. (b) No. (c) No.

21. (b) No. (c) No.

* Not stated in policy.

CEDAR RAPIDS LIFE INSURANCE COMPANY, INC.

Cedar Rapids, Ia.

Began business June 1, 1906; stock company; issues participating and non-participating policies.

Twenty-payment life protection non-participating policy, costing \$30.13 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

9. Thirty-one days; 6%.

10. (a) From date of issue. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer six months, except for purpose of paying premiums. (d) Repaid at any time. (f) Not exceeding 6% year. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Written consent and extra premium required at any time. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured so directs. (f) No. (h) No.

19. Within time provided by laws of State in which policy is delivered.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

CENTRAL LIFE ASSURANCE SOCIETY OF THE U. S.

Des Moines, Ia.

Began business February 20, 1896; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.80 annually per \$1,000 at age 35. Assured has privilege of changing contract to paid-up participating policy at end of premium payment period.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) 25c. per \$1,000 of insurance.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Not available even at end of 20th year. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (f) Not to exceed 6%; in advance, or may be added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No regular provision.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) At any time. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) None. (b) One year. (c) None. (d) One year. (e) Premiums received.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No.

21. (a) Yes, sixty days. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

CENTRAL LIFE INSURANCE COMPANY,

Fort Scott, Kansas.

Began business April 1, 1907; Mutual; issues deferred dividend policies only.

Twenty-payment life deferred dividend policy, containing nineteen coupons which provide for guaranteed increasing annual dividends upon payment of second and subsequent annual premiums; annual premium \$38.34 per \$1,000 at age 35.

1. (a) No. (b) *. (c) *. (d) *. (e) Only in case age is understated.
2. Premium loans.
3. May or may not reserve right.
4. Yes.
5. Immediately upon receipt and approval of proofs.
6. (a) Yes. (b) No. (c) Yes; 50 cents per \$1,000.
7. (a) Guaranteed dividends are credited annually.
(b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.
(f) No. (g) No. (h) After 20 years. (i) No. (j) No.
(k) Pay premiums, if any, or accumulate.
9. Thirty days; 5%.
10. (a) From date of issue. (b) Yes.
11. (a) Twentieth. (b) Two. (c) Available on anniversary of insurance only. (d) *. (e) No. (f) 5%; in advance. (g) Yes. (h) No.
12. (a) Yes. (b) Premium loans. (c) Three.
13. (a) Yes; yes. (b) Yes; 5%. (c) No.
14. (a) No. (b) No. (c) *. (d) *. (e) No.
15. No limit.
16. No provision.
17. (a) None. (b) None. (c) None. (d) One year.
(e) Premiums received.
18. No provision.
19. No limit.
20. (a) No. (b) *. (c) Two. (d) Full prel. term, American 3½%. (e) *. (f) No. (g) No. (h) No.
21. (a) No. (b) Yes. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

CENTRAL LIFE INSURANCE COMPANY OF ILLINOIS,

Chicago, Ill.

Began business April 12, 1907; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy costing \$33.65 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of satisfactory proofs.

6. No provision.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.

(f) No. (g) Yes. (h) Yes. (i) No. (j) No. (k) Cash.

9. One month 5%.

10. (a) Two years from date. (b) Yes.

11. (a) End of 20th year. (b) Two. (c) May defer 60 days, except when used to pay premiums. (d) Repaid any time. (e) No. (f) 5% in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loan. (b) Extended insurance. (c) Two.

13. Not available.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) At any time after month of grace. (b) Yes. (c) 5%. (d) Yes.

17. (a) No restriction, except aerial voyage within two years. (b) Permit and extra premiums required. (c) None. (d) Within two years. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) One month. (c) Two. (d) Mod. prel. term, American 3 1/2%. (e) 1% sum insured. (f) Yes. (g) No. (h) Yes.

21. (a) Yes; 60 days. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

CENTRAL STATES LIFE INSURANCE COMPANY,
Crawfordsville, Indiana.

Began business June 29, 1909; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$36.94 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Paid-up insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proofs.

6. No provision.

7. (a) Annual. (b) First. (c) Not after second premium.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.

(f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) At option of company. (k) Accumulate.

9. Thirty-one days; 6%.

10. (a) From date of issue. (b) Yes.

11. (a) 20th. (b) Two. (c) May defer 6 months. (d) Repaid any time. (e) No. (f) 6% in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loan. (b) Paid-up insurance; at option of company accumulative dividends may be applied. (c) Two.

13. Not available.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Yes. (b) Yes. (c) 6%. (d) Yes.

17. (a) Within first year. (b) Permit required at any time together with additional premium. (c) Violation of law, one year. (d) Within 2 years. (e) Nothing.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) No provision. (h) No provision.

19. Within three years.

20. (a) Yes, after two years. (b) Thirty-one days. (c) Two. (d) Mod. prel. term, American (3 1/2%). (e) Not to exceed 1 1/2% sum insured. (f) No. (g) No. (h) No.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

*Not stated in policy.

CENTRAL STATES LIFE INSURANCE COMPANY,

St. Louis, Mo.

Began business January 2, 1911; stock company; issues participating and non-participating policies.

Twenty-payment life non-participating policy, costing \$30.71 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) (b) Will pay installments or in lieu, waive premiums. Assured can surrender disability provision and receive instead certain sums for loss of any one member, or sight of either eye, also surgical benefit not to exceed \$100. (c) No.

9. Thirty-one days, no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) May defer 31 days. (d) Repaid at any time. (f) 6%, yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.

13. Not available.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) *. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, if insured directs. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed one-tenth of 1% of sum insured. (f) No.

21. Thirty-one days. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

CENTURY LIFE INSURANCE CO.,
Indianapolis, Ind.

Began business January 1, 1917; stock company; issues non-participating policies only.

Twenty-payment life (endowment at age 85), non-participating policy, costing \$30.44 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first. (e) Yes.

2. Extended insurance.

3. Consent of company required.

4. Yes.

5. Upon receipt of due proofs of death and interest of claimant.

6. (a) No. (b) Yes. (c) No.

9. 31 days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) 20th. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. For three years.

16. (a) At any time. (b) Yes, or reinstated. (c) 5% (d) Yes.

17. (a) None. (b) Permit and extra premium required. (c) None. (d) Two years. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Yes. (h) No.

19. Five years.

20. (a) Yes, after three years, except cash value. (b) 31 days. (c) Three. (d) Modified Prel. Term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

21. (a) Yes, ninety days. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance, and upon receipt of due proof of death of the insured, such loan insurance shall be applied to the cancellation of any indebtedness. A small annual premium, which varies according to age, is charged for each \$100 of loan insurance.

CHEROKEE LIFE INSURANCE COMPANY,

Rome, Ga., Executive Offices Gadsden, Ala.

Commenced business in November, 1910; stock company; issues participating and non-participating policies.

Twenty-payment extra dividend; reduced premium life policy, costing \$33.16 annually per \$1,000.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Due proof of fact and cause of death.

6. (a) Yes. (b) No. (c) No.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) *. (e) *. (f) Yes. (g) No. (h) Yes. (i) Yes. (j) Yes. (k) To reduce premiums.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Two. (c) May defer three months. (d) Repaid at any time. (e) Yes. (f) 4%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Two.

13. (a) Yes; yes. (e) Yes, or reinstated; 4%. (c) Yes.

14. (a) No. (b) Yes. (c) Yes. (d) No. (e) Yes.

15. No limit.

16. (a) At any time. (b) Yes. (c) Yes. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (f) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years, except cash value. (b)

*. (c) Two. (d) Mod. prel. term, American 3½%. (e) *. (f) No. (g) Yes. (h) Yes.

21. (a) May defer three months. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) Yes. (c) No. (d) No.

* Not stated in policy.

CLEVELAND LIFE INSURANCE COMPANY,
Cleveland, Ohio.

Began business August 27, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$36.51 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. Yes.
5. Upon receipt of due proofs.
6. (a) Yes. (b) Yes. (c) Yes; 56 cents annually per \$1,000.
9. Thirty-one days, no interest.
10. (a) After one year from date. (b) Yes.
11. (a) 20th year. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) 6% in advance, or may be added to principal. (g) Yes. (h) Yes.
12. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) No.
15. No limit.
16. (a) At any time after lapse. (b) Yes, or reinstated. (c) 5%. (d) Yes.
17. (a) No. (b) Written permit required. (c) No. (d) One year. (e) Nothing.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise directed. (e) No. (f) Yes. (g) Draws 3½% interest. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% sum insured. (f) No.
21. (a) May defer 90 days. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

COLONIAL LIFE INSURANCE COMPANY,

Jersey City, N. J.

Began business January 24, 1898; stock company; issues non-participating, ordinary and industrial policies.

Twenty-payment life non-participating policy, costing \$30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Paid-up insurance; premium loan if requested before premium default.

3. At will.

4. No provision.

5. Immediately on receipt of due proof.

6. No provision.

9. One month, 5% after first seven days.

10. (a) Two years from date. (b) Yes.

11. (a) End of 15th year. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) 5% in advance, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Paid-up insurance, premium loan if requested. (c) Three.

13. Yes; yes. (b) Yes, 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) No limit. (b) Yes. (c) 5%. (d) Yes.

17. (a) Within first two years. (b) Permit required at any time together with extra premium. (c) None. (d) Within first two years. (e) Legal reserve on policy.

18. (a) No. (b) Yes. (c) No. (d) Yes. (f) Yes. (g) $3\frac{1}{2}\%$ interest paid. (h) No provision.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Days of grace. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ sum insured. (f) No.

21. (a) May defer 90 days. (b) No. (c) Yes, after

22. (b) No. (c) No.
14th year.

23. (b) No. (c) No.

COLUMBIA LIFE AND TRUST COMPANY,

Portland, Oregon.

Began business February 6, 1906; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy; costing \$30.91 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Upon receipt of due proofs.

6. (a) Yes; life income. (b) Yes. (c) Varies according to age.

7. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) Yes. (b) No. (c) Yes. (d) *

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) One year. (b) Permit, an extra premium required. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured so directs. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

COLUMBIA LIFE INSURANCE COMPANY,

Cincinnati, Ohio.

Began business September 1, 1903; stock company; issues annual dividend and non-participating policies.

Twenty-payment life participating policy, costing \$35.25 per \$1,000 annually at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) No. (e) Yes.
2. Extended insurance.
3. At will.
4. Yes, on all life policies.
5. Immediately upon receipt of satisfactory proof.*
6. (a) Yes. (b) Yes. (c) Yes, 25 cents per \$1,000.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No.
- (k) Applied to purchase paid-up additions.
9. One month, no interest.
10. (a) From date of issue. (b) No.
11. (a) 20th. (b) Three. (c) At any time. (d) Repaid any time. (e) Yes. (f) 5% in advance. (g) Yes. (h) Yes.
12. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.
13. Not available.
14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
15. No limit.
16. (a) Five years from default. (b) Yes. (c) Yes. (d) Yes.
17. (a) No. (b) No. (c) No. (d) One year. (e) Nothing.
18. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) No.
19. Five years.
20. (a) Yes, after three years. (b) Two months. (c) Three. (d) Full prel. term, American $3\frac{1}{2}\%$. (e) None. (f) No. (g) No. (h) Yes.
21. (a) No. (b) No. (c) Yes.
22. (a) Yes. (b) No. (c) Yes, within two months.
23. (a) Yes. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

COLUMBIA LIFE INSURANCE COMPANY
Fremont, Neb.

Began business in 1908; mutual; issues participating policies only.

Twenty-payment life guaranteed return premium policy, costing \$40.25 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance.

3. No provision.

4. No provision.

5. Upon receipt of satisfactory proofs.

6. (a) No. (b) Yes. (c) No.

7. (a) Annual. (b) First. (c) No.

8. Payable in cash or to purchase paid-up additions are the only options.

9. Thirty days; 6%.

10. (a) Two years from date. (b) Yes.

11. (a) Eighth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%. (g) No. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. No provision.

14. (a) No. (b) No. (c) No. (d) *. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) Written permit required at any time. (c) None. (d) *. (e) *.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Paid-up insurance within ninety days; cash values within thirty days. (c) Two for extended insurance, three for cash value and paid-up insurance. (d) Full prel. term, actuaries 4%. (e) Not to exceed 2½% of sum insured up to eighth year. (f) No. (g) No. (h) Yes.

21. (a) Yes, six months. (b) No. (c) Yes.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY,
Boston, Mass.

Began business September 11, 1902; stock company; issues non-participating policies only.

Twenty-payment life (will convert into endowment by paying 29 premiums) non-participating policy costing \$31.38 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Paid-up insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes, payments so made do not reduce amount payable as death claim. (b) Yes. (c) Yes; one dollar and eighty-six cents per \$1,000.
9. Thirty-one days, no interest.
10. (a) One year from date. (b) No.
11. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) No provision. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) No. (d) No provision.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6% (d) Yes.
17. (a) None. (b) None. (c) None. (d) One year. (e) Net reserve on policy.
18. No provision.
19. No provision.
20. (a) Yes, after three years, except cash value. (b) Grace. (c) Three. (d) Net level, American 3½%. (e) Not more than 2½% of sum insured. (f) Yes.
21. (a) Yes, ninety days. (b) No. (c) No.
22. (b) No. (c) No provision.
23. (b) Yes. (c) No provision.

COLUMBUS MUTUAL LIFE INSURANCE COMPANY,
Columbus, Ohio.

Began business April 4, 1908; stock company; issues annual dividend policies only.

Twenty-payment life participating policy, costing \$37.00 per \$1,000 annually at age 35. After first year annual premium will be reduced to \$33.12, provided insured elects. Dividends thereafter will be apportioned in accordance with reduced rate.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) \$1.50 annually per \$1,000.
7. (a) Annual. (b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes, on any anniversary. (i) No; in practice, yes. (j) No. (k) To purchase paid-up additions.
9. Thirty-one days; 6%.
10. (a) After one year from date. (b) Yes.
11. (a) End of 20th year. (b) Three. (c) May defer six months. (d) Repaid any time. (e) Yes. (f) Not to exceed 6% in advance. (g) Yes. (h) Yes.
12. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.
13. Not available.
14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
15. No limit.
16. (a) Three years during extended insurance. (b) Yes. (c) 6%. (d) Yes.
17. (a) None. (b) Permit required any time. (c) Violation of law, one year. (d) One year. (e) Nothing.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured directs otherwise. (e) No. (f) Yes. (g) Company guarantees $3\frac{1}{2}\%$; in practice excess interest paid. (h) Yes.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not more than 2% sum insured. (f) No. (g) Yes. (h) Yes.
21. (a) Defer six months. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

COMMONWEALTH LIFE INSURANCE COMPANY,

Louisville, Ky.

Began business May 31, 1905; stock company; issues participating and non-participating policies.

Twenty payment life participating policy, costing \$38.48, including disability premium, annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Warranties. (d) Yes. (e) Yes.

2. Extended insurance.

3. At will.

5. Upon receipt of satisfactory proof.

6. (a) No. (b) Yes. (c) Not specifically.

7. Policy is upon annual dividend plan; each annual premium after first will be reduced by guaranteed cash dividend. Any additional earnings over and above such guaranteed dividends are apportioned every ten years.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) No. (h) On any anniversary. (i) No. (j) No. (k) *.

9. Thirty days 5%.

10. (a) One year from date. (b) No.

11. (a) Tenth year. (b) Three. (c) At any time. (d)

All loans mature on anniversary of policy. (e) Yes. (f) 6% in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.

13. Not available.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) Any time. (b) Optional. (c) 5%. (d) Yes.

17. (a) No. (b) Permit and extra premium required. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Sixty days. (c) Three. (d) Full prel. term; American 3 1/2%. (e) *. (f) No. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

COMMONWEALTH LIFE INSURANCE COMPANY,

...Omaha, Neb.

Began business in 1910; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, stock rate plan, costing \$36.55 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No.

7. (a) Deferred. (b) Fifth; payable quinquennially thereafter. (c) No.

8. In cash only.

9. One month; no interest.

10. (a) After one year. (b) Yes.

11. (a) End of twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) One.

13. No provision.

14. (a) No. (b) No. (c) No. (d) No. (e) No.

15. No limit.

16. (a) Five years. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) Written consent and extra premium required. (c) None. (d) One year. (e) Premiums received.

18. (a) No. (b) Yes. (c) No. (d) No, unless insured so directs. (e) No. (f) No. (h) No.

19. Three years.

20. (a) Yes, after three years. (b) Six months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not more than 2½% of sum insured. (f) No. (g) *.

21. (a) No. (b) No. (c) Yes.

22. (a) No. (b) No. (c) Yes, during first six months.

23. (a) No. (b) No. (c) No. (d) *.

*Not stated in policy.

CONNECTICUT GENERAL LIFE INSURANCE CO.,
Hartford, Conn.

Began business October, 1865; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy costing \$34.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans upon request.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes; 25 cents per \$1,000.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Policy not clear; in practice, yes. (j) No. (k) Reduction of premium.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) None.

11. (a) Twentieth. (b) Two. (c) May defer sixty days. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) No.

12. (a) Yes. (b) Extended insurance, premium loans if requested. (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) No. (d) No. (e) Upon request.

15. No limit.

16. (a) At any time. (b) Yes; reinstatement of indebtedness is allowed. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) No. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) No provision, but allowed on request.

19. No limit.

20. (a) Yes; after two years, except cash values. (b) Cash value within thirty-one days; paid-up within three months. (c) Two. (d) Net level, American $3\frac{1}{2}\%$. (e) Not more than $1\frac{1}{2}\%$ of sum insured. (f) Yes. (g) Yes. (h) Yes.

21. (a) May defer sixty days. (b) No. (c) No.

22. (a) No. (b) Cash value. (c) Within three months.

23. (a) Yes. (b) Yes. (c) No. (d) Yes.

CONNECTICUT MUTUAL LIFE INSURANCE CO., Hartford, Conn.

Began business December 15, 1846; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy costing \$35.82 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Either extended or paid-up insurance may be chosen in application. Premium loans upon request.

3. At will.

4. Yes.

5. Upon receipt of due proof of death.

6. Rider will be attached providing solely for waiver of premium, or waiver of premium with life income. Extra premium varies according to age and to kind of policy.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) Cash.

9. Thirty-one days. No interest.

10. (a) One year from date. (b) None.

11. (a) 15th. (b) Two. (c) May defer 60 days. (d) Repaid in whole or in part at any time. (e) Yes. (f) 6% not in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended, paid-up or premium loan as designated by insured. (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) First premium must be paid during lifetime. (d) No. (e) Yes, if requested.

15. No limit.

16. (a) At any time. (b) No. (c) Not exceeding six per centum. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year, but Company will pay in full should it determine insured to have been insane and irresponsible. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) No provision. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) Thirty-one days. (c) Two. (d) Net level, American 3%. (e) Up to fifth year \$10 per \$1,000; thereafter charge shall diminish annually at the rate of \$1 per \$1,000 to 15th year. No surrender charge on paid-up insurance. (f) Yes. (g) Yes. (h) Yes.

21. (a) May defer 60 days. (b) No. (c) Yes.

22. (a) Yes. (b) For cash value. (c) Yes.

23. (a) Yes. (b) Yes, both. (c) Yes. (d) Yes.

CONSERVATIVE LIFE INSURANCE COMPANY,

South Bend, Ind.

Began business February 7, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance, or premium loan on request.

3. Consent of company required.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Two. (c) May defer six months. (d) Repaid at any time. (f) 6% in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) No. (d) No.

15. Three years.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) Permit and extra premium required in time of war. (c) One year. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

21. (a) May defer six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

CONSERVATIVE LIFE INSURANCE COMPANY,
Wheeling, W. Va.

Began business May 1, 1907; stock company; issues non-participating policies only.

Twenty payment life non-participating policy, costing \$30.00 per \$1,000 annually at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt and acceptance of proofs.

6. No provision.

9. One month; no interest.

10. (a) One year from date. (b) No. (c) End of 15th year. (d) Three months. (e) May defer six months. (f) Not to exceed 6% in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.

13. Not available.

14. (a) No. (b) No. (c) Yes. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes. (c) *. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) No. (d) Yes, unless otherwise directed. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) No.

21. (a) No. (b) Yes. (c) Yes, after 15th year.

22. (b) No. (c) No.

23. (b) No. (c) Yes.

* Not stated in policy.

CONTINENTAL ASSURANCE COMPANY,

Chicago, Ill.

Began business August 15, 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.55 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes, varies according to age.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 5%; Yes. (g) Yes. (h) No.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) No. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) Permit and extra premium required. (c) No. (d) One year. (e) Premium paid.

18. (a) No. (b) Yes. (c) Yes. (d) If insured gives right. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) Yes.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) For cash values. (c) No.

23. (b) Yes. (c) No.

CONTINENTAL LIFE INSURANCE COMPANY,

Salt Lake City, Utah.

Began business March 1, 1904; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$36.85 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.
2. Premium loans.
3. At will.
4. No provision.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) No.
7. (a) Annual. (b) First. (c) Not after two premiums.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) To purchase paid-up additions.
9. One month; not to exceed 6%.
10. (a) One year from date. (b) Yes.
11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; yes. (g) Yes. (h) Yes.
12. (a) Yes. (b) Premium loans. (c) Two.
13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.
14. (a) Yes. (b) No. (c) *. (d) No. (e) Yes.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%. (d) Yes.
17. (a) No. (b) Permit and extra premium required. (c) No. (d) One year. (e) Nothing.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) Yes. (g) Draws 3½% interest. (h) No.
19. No limit.
20. (a) Yes, after two years. (b) Grace. (c) Two years for extended insurance and two for paid-up or cash value. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

*Not stated in policy.

CONTINENTAL LIFE INSURANCE COMPANY,

Wilmington, Del.

Began business in 1907; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$34.39 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.

2. Extended insurance.

3. At will.

4. No, but can be changed to whole life policy.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) No. (g) No. (h) *.

9. Thirty days; no interest.

10. (a) After one year from date. (b) No.

11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (e) *. (f) Not to exceed 6% at end of year, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Two.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Three years if extended insurance period has not expired. (b) Yes, or reinstated. (c) Not more than 6%. (d) Yes.

17. (a) One year. (b) One year. (c) No. (d) One year. (e) Nothing.

18. No provision.

19. Three years.

20. (a) Yes, after two years. (b) One month. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not more than 2½% of sum insured. (f) No. (g) No. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

COTTON STATES LIFE INSURANCE COMPANY,

Tupelo, Miss.

Began business January 27, 1913; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$32.06 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Consent of company required.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month; no interest.

10. (a) One year from date. (b) No.

11. (a) Not available even at end of twentieth year. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) No, unless insured gives right. (f) Yes. (g) Draws 3½%. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Six months. (c) Three. (d) American, 3½%. (e) Not to exceed 2½% sum insured. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

*Not stated in policy.

CRESCENT LIFE INSURANCE COMPANY,

Indianapolis, Ind.

Began business September 18, 1916; stock company; issues non-participating policies only.

Twenty-payment life policy, costing \$30.41 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No.

9. Thirty-one days; no interest.

10. One year from date. (b) Yes.

11. (a) Twentieth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5% compound interest. (d) Yes.

17. (a) No. (b) Permit and extra premium required. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, if insured gives right. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years. (b) Grace. (c) Two. (d) Modified prel. term, American, $3\frac{1}{2}\%$. (e) Not more than $2\frac{1}{2}\%$ of sum insured. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance and upon receipt of due proof of death of the insured, such loan insurance shall be applied to the cancellation of any indebtedness. A small annual premium, which varies according to age, is charged for each \$100 of loan insurance.

DAKOTA LIFE INSURANCE COMPANY,

Watertown, S. D.

Began business, March 1, 1907; stock company; issues participating and non-participating policies.

Twenty-payment life non-participating policy, costing \$30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance or premium loan, if requested.
3. Must reserve right.
4. Yes.
5. Immediately upon receipt of due proof.
6. (a) No. (b) Yes. (c) No.
9. One month; 6%.
10. (a) From date of issue. (b) Yes.
11. (a) Twentieth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (f) 6% in advance. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance; or premium loan if requested prior to default. (c) Three.
13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums received.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) *. (f) Yes.
21. (a) Yes; law allows six months. (b) No. (c) No.
22. (b) Yes. (c) No.
23. (b) Yes. (c) No.

* Not stated in policy.

DETROIT LIFE INSURANCE COMPANY,

Detroit, Mich.

Began business in 1911; stock company; issues non-participating policies only.

21. Twenty-payment life, non-participating policy, costing \$29.82 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) No. (b) Yes. (c) Yes; 50c.

9. One month; 6%.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) Risk not assumed in time of war. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) One year. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) *. (f) Yes.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE U. S.;

New York, N. Y.

Began business, July 28th, 1859; stock company; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$38.34 annually per \$1000 at age 35, with additional premium of \$1.05 for total disability, \$1.75 for double indemnity, general accident or 14c for travel accident.

1. (a) Yes. (b) Yes. (c) Yes. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision, but available on request.

5. Upon receipt of due proof.

6. (a) Policy provides, in addition to face amount, double indemnity for death by either general accident or travel accident; also income of one-tenth of face per year during total disability, which is not deducted from face of policy. (b) Yes. (c) Yes; for general accident, \$1.75; travel accident, 14c; disability accident, \$1.05.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No provision. (g) No provision. (h) Upon any anniversary. (i) Yes. (j) No. (k) To purchase paid-up additions.

9. Thirty-one days; 5%.

10. (a) One year from date. (b) No.

11. (a) Tenth. (b) Three. (c) May defer ninety days except when used to pay premiums. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No provision. (b) No. (c) Yes. (d) No. (e) No.

15. No time limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No.* (b) No.* (c) No.* (d) One year.* (e) Premiums paid.*

18. (a) No provision. (b) Yes. (c) Yes. (d) Not unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limitation.

20. (a) Yes, after three years except cash value. (b) Three months. (c) Three. (d) Net level Premium, American 3%. (e) Not more than 1½% of sum insured until end of tenth year. (f) Yes. (g) Yes. (h) Yes.

21. (a) Yes, ninety days. (b) No. (c) Yes, after tenth year.

22. (a) No. (b) No. (c) Yes, within two months.

23. (a) No. (b) No. (c) No. (d) Yes.

* Except under double indemnity provisions.

EQUITABLE LIFE INSURANCE COMPANY OF IOWA,
Des Moines, Iowa.

Began business March, 1867; stock company; issues annual dividend and non-participating policies.

Twenty-payment life annual dividend policy, costing \$35.18 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proofs.

6. Rider attached. (a) Yes, not deducted in case of death. (b) Yes. (c) Stated in rider.

7. (a) Annual. (b) First. (c) Not after first dividend payment.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) In cash.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Fifteenth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.

12. (a) Yes, no provision in policy for premium loans but company will grant upon request. (b) Paid-up insurance. (c) Three.

13. No provision in policy company will grant upon request.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Five years. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) One year. (b) One year. (c) None. (d) One year. (e) Premiums paid.

18. (a) No provision. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) draws not less than 3% interest. (h) Yes.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Net level, American 3½%. (e) Not to exceed 1½% of sum insured. (f) Yes. (g) Yes. (h) Yes.

21. (a) Yes; six months. (b) No. (c) Yes.

22. (a) No. (b) No. (c) No provision.

23. (a) No. (b) Yes. (c) No provision. (d) Yes.

EQUITABLE LIFE INSURANCE COMPANY,

Washington, D. C.

Began business in 1902; stock company; issues ordinary non-participating and industrial policies.

Twenty-payment life non-participating policy, costing \$29.77 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance; or if requested before default, premium loans.

3. Must reserve right.

4. May be changed within five years to policy bearing a higher premium rate, without medical examination.

5. Immediately upon receipt of due proof.

6. (a) No. (b) Yes. (c) Premium varies according to age and plan of insurance.

9. One month; no interest.

10. (a) After two years. (b) No.

11. (a) Fifteenth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 6%; may be added to principal if not paid when due. (g) Yes. (h) No.

12. (a) Yes. (b) Extended insurance; premium loans available if requested. (c) Two.

13. (a) Yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Net reserve.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise provided by special endorsement. (f) Yes. (g) No. (h) No.

19. No limit.

20. (a) Yes, after two years. (b) Three months. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% sum insured. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) For cash values. (c) Within two months.

23. (b) For cash values. (c) Within three months after default.

FARMERS AND BANKERS LIFE INSURANCE COMPANY,

Wichita, Kan.

Began business in 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$28.13 annually per \$1,000 at age 35.

1. (a) Yes; any riders which may be attached are made a part of the contract. (b) Yes. (c) Representations. (d) No. (e) Yes, in case age is understated; if overstated excess premium with 5% interest will be returned to the assured.

2. Premium loan.

3. At will.

4. Yes.

5. Immediately upon receipt of satisfactory proofs.

6. No provision.

9. One month; no interest.

10. (a) After one year. (b) Yes.

11. (a) 20th. (b) Three. (c) May defer 60 days. (d) Repaid at any time. (f) 6%; in advance to end of policy year. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. One year.

16. (a) At any time, at company's option. (b) Yes, or reinstated. (c) 5% compounded annually. (d) Yes.

17. (a) One year. (b) At any time, payment of extra premium required in time of war. (c) One year. (d) One year. (e) Premiums received.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.

19. Three years.

20. (a) Yes, after three years. (b) 30 days. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not stated. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No. (d) No.

FARMERS' & TRADERS' LIFE INSURANCE COMPANY,

Synopsis, No. 1.

Began business July 7, 1914; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$56.46 annually per \$2,000 at age 35.

1. (a) Made a part, not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. Rider attached. (a) No. (b) Yes. (c) Yes, forty-one cents at age 35.

9. Thirty-one days; 6%; no interest is charged in practice.

10. One year from date. (b) No.

11. (a) Thirteenth year. (b) Three. (c) May defer ninety days, unless it is to be applied solely for payment of premium. (d) Repaid at any time. (f) 6%; No. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) Occupation, one year. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Grace, except for extended insurance ninety days. (c) Three. (d) Select and ultimate, American 3½%. (e) 1% of sum insured at end of third year, and decreasing annually until end of thirteenth year; thereafter full reserve. (f) No.

21. (a) No. (b) No. (c) Yes.

22. (b) Yes. (c) No.

23. (b) Yes. (c) No.

The regular ordinary and twenty-payment life policies of this company are issued in units of \$2,000 on account of the low rate charged. Premium payments are restricted to annual and semi-annual.

FARMERS LIFE INSURANCE COMPANY,

Denver, Colo.

Began business October 1, 1913; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$28.47 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) *. (d) Not after first year. (e) Yes.
2. Premium loan.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) No. (b) Yes. (c) No.
9. Thirty-one days; 6%.
10. (a) One year from date. (b) None.
11. (a) Twentieth. (b) Three. (c) May defer three months. (d) Repaid at any time. (f) 6%; in advance, or added to principal. (g) Yes. (h) Yes.
12. (a) Yes. (b) Premium loans. (c) Three.
13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No.
15. No limit.
16. (a) Within three years. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) None. (b) None. (c) None. (d) One year. (e) Nothing.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (f) Yes. (g) Draws 4% interest. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three. (d) Full prel. term, American 4%. (e) *. (f) No.
21. (a) May defer three months. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

* Not stated in policy.

FARMERS NATIONAL LIFE INS. CO. OF AMERICA,
Huntington, Ind. Executive Offices, Chicago, Ill.

Began business March 6, 1913; stock company; issues annual dividend and non-participating policies.

Twenty-payment life non-participating policy, costing \$30.73 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Immediately upon receipt of due proofs.

6. (a) No. (b) Yes. (c) No.

9. Thirty-one days; 5%.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurances. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5% (d) Yes.

17. (a) No. (b) In case of death from service in war without permission from company only reserve on policy at the time of death will be paid. (c) Violation of law; one year. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) No. (h) No.

19. No limit.

20. (a) Yes; after three years. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) No.

21. (a) No. (b) No. (c) No

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

FEDERAL LIFE INSURANCE COMPANY

CHICAGO, ILL.

Began business May 5, 1900; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance or premium loan, if requested.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

7. (a) Deferred for five years; annually thereafter. (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) No. (h) Thirty days notice required. (i) No, in practice, yes. (j) No. (k) In cash.

9. One month; no interest.

10. (a) After two years. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time (e) Yes. (f) 6% in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance or premium loan if requested. (c) Two.

13. (a) Yes. (b) Yes, 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) Written permit and extra premium required in time of war. (c) Two years. (d) Two years. (e) Premiums received.

18. (a) Yes. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 1% face of policy, decreasing annually until end of thirteen years. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

FEDERAL UNION LIFE INSURANCE COMPANY,

Cincinnati, O.

Began business December 14, 1915; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.35 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loan if requested.

3. Consent of company required.

4. No provision; in practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes, 12 cents per \$1,000.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 6%; yes. (g) Yes, (h) Yes.

12. (a) Yes. (b) Extended insurance (premium loan if requested). (c) Three; two for premium loan.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) Yes. (b) No. (c) Yes. (d) *

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) Consent of company required. (c) None. (d) Two years. (e) Premiums paid.

18. (a) After age 70. (b) Yes. (c) Yes. (d) With consent of insured. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Mod. prel. term, American 3 1/2%. (e) *. (f) Yes.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

Policy provides that the premium may be reduced as often as the directors may elect, and such reduction once made shall be permanent. In lieu of such reduction, the value thereof may be applied to purchase paid-up additional insurance or to reduce the number of premiums payable under the initial terms of the policy.

FIDELITY MUTUAL LIFE INSURANCE COMPANY,
Philadelphia, Pa.

Began business January 1, 1879; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$37.51 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes, not deducted in case of death or maturity. (b) Yes. (c) Yes; \$2.22.
7. (a) Annual. (b) First. (c) Not after second year.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) No. (k) To purchase paid-up additions.
9. Thirty-one days; no interest.
10. (a) Two years from date. (b) No.
11. (a) 20th. (b) 3. (c) May defer 90 days, except for payment of premiums. (d) Repaid at any time. (e) Yes. (f) 6%; yes, or added to principal. (g) Yes. (h) No.
12. (a) Yes, except prem. loans. (b) Extended ins. (c) 3.
13. No provision.
14. (a) No. (b) No. (c) *. (d) Yes. (e) No.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) No. (b) Two years. (c) No. (d) Two years. (e) Premiums paid.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) Yes. (g) Draws not less than 3% interest. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Select and ultimate, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes. (g) Yes. (h) Yes.
21. (a) Yes, ninety days. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) Yes. (b) Yes. (c) No. (d) Yes.

FIRST NATIONAL LIFE INSURANCE COMPANY,
Pierre, South Dakota:

Began business June 1, 1909; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.98 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer 60 days. (d) Repaid at any time. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) No. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) Written consent and extra premium required. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three years. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ sum insured. (f) No.

21. Yes, 60 days. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

FIRST TEXAS STATE INSURANCE COMPANY,
Galveston, Texas.

Began business March 26, 1910; stock company; issues industrial and ordinary non-participating policies.

Twenty-payment life non-participating (monthly premium) policy, costing \$32.13 annually per \$1,000 at age 35.

1. (a) No. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
 2. Paid-up insurance.
 3. At will.
 4. Yes.
 5. Immediately upon receipt of due proof of death and of interest of claimant.
 6. No provision.
 9. One month; no interest.
 10. (a) Two years from date. (b) None.
 11. (a) Ninth. (b) Three. (c) Six months. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) Yes.
 12. (a) Yes. (b) Paid-up insurance. (c) Three.
 13. (a) Yes. (b) 5%; yes. (c) Yes.
 14. (a) Yes. (b) Yes. (c) Yes. (d) No.
 15. No limit.
 16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.
 17. (a) None. (b) None. (c) None. (d) Two years.
 - (e) Premiums received.
 18. (a) No. (b) Yes. (c) No. (d) Yes. (f) No. (h) No.
 19. Two years.
 20. (a) Yes, after three years, except cash value. (b) No limit. (c) Three. (d) American, 3 1/2%. (e) *. (f) No.
 21. (a) Six months. (b) Yes. (c) Yes, after ninth year.
 22. (b) No. (c) No.
 23. (b) No. (c) No.
- * Not stated in policy.

FOREST CITY LIFE INSURANCE COMPANY,

Rockford, Ill.

Began business as a legal reserve company March 27, 1911; stock company; issues both annual dividend and non-participating policies.

Twenty-payment life annual dividend. policy, costing \$34.81 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Immediately upon receipt of satisfactory proofs.

6. No provision.

7. (a) Annual. (b) First. (c) For second year only.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

(f) Yes. (g) Yes. (h) Policy not clear, in practice, yes.

(i) No. (k) In cash.

9. Thirty days; 5%.

10. (a) One year from date. (b) None.

11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; No. (g) Yes.

(h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. No regular provision.

14. (a) No. (b) No. (c) Yes. (d) Yes, for part of first annual premium. (e) No.

15. No limit.

16. (a) Five years. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) Yes. (d) Depends on instructions given by insured. (e) Yes. (f) No. (h) No.

19. Three years.

20. (a) Yes, after two years. (b) Time limit not stated. (c) Two. (d) Mod. prel. term, American 3½%. (e) None. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) Yes. (b) No. (c) No. (d) Yes.

FORT WORTH LIFE INSURANCE COMPANY,

Fort Worth, Texas.

Began business May 14, 1906; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.45 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes; law so provides. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month; 6%.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loan. (c) Three.

13. (a) Yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) *. (d) Yes.

15. No limit.

16. (a) Within three years. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premium received.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance, and upon receipt of due proof of death of the insured such loan insurance shall be applied to the cancellation of any indebtedness. A small annual premium, which varies according to age, is charged for each \$100 of loan insurance.

FRANKLIN LIFE INSURANCE COMPANY,
Springfield, Ill.

Began business July 23, 1884; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.92 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. Will attach rider. (a) No. (b) Yes. (c) No.

9. One month; no interest.

10. (a) After one year. (b) None.

11. (a) Twentieth. (b) Two. (c) May defer three months, unless used for the purpose of paying premiums. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes, or endorsed and returned to insured.

12. (a) Yes, except premium loan. (b) Extended insurance. (c) Two.

13. No provision.

14. (a) No. (b) No. (c) *. (d) No provision.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) None. (b) Permit and extra premium required during first ten years. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) Month of grace. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

21. (a) Yes, three months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

GEM CITY LIFE INSURANCE COMPANY,

Dayton, Ohio.

Began business March 15, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.23 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance, premium loan upon request.

3. At will.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) Yes; 25c. per \$1,000.

9. One month; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) 5%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Yes. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Yes; draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

GEORGE WASHINGTON LIFE INSURANCE COMPANY,

Charleston, W. Va.

Began business May 1, 1906; stock company; issues annual dividend policies only.

Twenty-payment life special rate policy, costing \$31.59 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Premium loans.
3. Must reserve right.
4. No provision; in practice, yes.
5. Upon receipt of due proof.
6. Will attach rider. (a) Yes. (b) Yes. (c) Premium varies according to age and plan of insurance.
7. (a) Annual. (b) Third. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No. (g) No. (h) On any anniversary. (i) No. (j) Yes. (k) Paid in cash.
9. One month; 6%.
10. (a) One year from date. (b) No.
11. (a) Twentieth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6% in advance, or added to principal. (g) Yes. (h) Yes; in practice company gives policyholder choice.
12. (a) Yes. (b) Premium loans. (c) Two.
13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes.
15. No limit.
16. (a) Three years during continued temporary insurance. (b) Yes. (c) 6%. (d) Yes.
17. (a) None. (b) None. (c) None. (d) One year. (e) Nothing.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (e) No. (f) No. (g) No. (h) No provision in policy.
19. No limit.
20. (a) Yes. (b) One month. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 1% of sum insured. (f) Yes. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

GERMAN-AMERICAN LIFE INSURANCE COMPANY OF IOWA

Burlington, Iowa.

Began business as a legal reserve company June 1, 1912;
Mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing
\$34.07 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not
after first year. (e) Yes.

2. Extended insurance.

3. Consent of company required.

4. Yes.

5. Upon receipt of due proof.

6. Rider attached when requested.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.

(f) No. (g) No. (h) Yes, on any anniversary. (i) No.

(j) No. (k) To purchase paid-up insurance.

9. (a) Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) 20th. (b) 3. (c) At any time. (d) Repaid at
any time. (e) No. (f) *; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended in-
surance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) No. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) Written consent and extra premium
required. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f)
No. (h) No.

19. Three years.

20. (a) Yes, after three years. (b) Four months. (c)
Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to
exceed $2\frac{1}{2}\%$ sum insured. (f) Yes. (g) No. (h) No.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

GERMAN AMERICAN LIFE INSURANCE COMPANY,
Denver, Colo.

Began business October 7, 1911; stock company; issues non-participating policies only.

Twenty-payment life low cost, non-participating policy; costing \$31.78 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. No provision.

5. Immediately after receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month; no interest.

10. (a) After one year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%. (d) Yes.

17. (a) One year. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes, or monthly income. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Month of grace. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

GERMAN AMERICAN LIFE INSURANCE COMPANY, **Omaha, Neb.**

Began business in 1906; Mutual; issues participating policies only.

Twenty-payment life policy, providing for a death benefit ranging from \$500 during first year to \$6,000 at the end of the 20th year, costing \$191.70 annually at age 35.

1. (a) *. (b) *. (c) *. (d) *. (e) *.
 2. Extended insurance.
 3. Must reserve right.
 4. No provision.
 5. Within sixty days upon approval of due proof.
 6. In event of total permanent disability company will pay same amount as that payable in event of death.
 7. (a) Annual. (b) First. (c) Yes.
 8. Dividends payable in form of nineteen coupons; in addition at end of accumulation period a dividend apportionment will be made for any extra surplus accruing under policy. Policy does not state whether coupon dividends are payable in cash. The profit-sharing clause in policy provides that such dividends shall be "accrued."
 9. Sixty days; 6%.
 10. (a) From date of issue. (b) *.
 11. (a) *. (b) Three. (c) Within thirty days. (d) Repaid at any time. (e) No. (f) 6% in advance. (g) Yes. (h) Yes.
 12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
 13. No provision.
 14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
 15. One year.
 16. (a) Five years. (b) Yes. (c) 6%. (d) Yes.
 17. (a) None. (b) None. (c) None. (d) None.
 18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) No.
 19. Twelve months.
 20. (a) Yes, after three years. (b) Two months. (c) Three. (d) Full prel. term, Actuaries', 4%. (e) *. (f) No. (g) No. (h) No.
 21. (a) No. (b) No. (c) No.
 22. (a) No. (b) No. (c) No.
 23. (a) No. (b) No. (c) No. (d) Yes.
- * Not stated in policy.

The above analysis was printed in our 1916 volume; we asked the company if any changes were necessary to bring it up to date, but no reply was received.

**GERMANIA LIFE INSURANCE CO. OF NEW YORK,
New York, N. Y.**

Began business July 16, 1860; stock company; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36.22 annually per \$1,000 at age 35; with additional premium of \$3.12 for disability benefit and double indemnity benefit.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance or premium loans if requested. Accumulated dividends pay premiums automatically.

3. Must reserve right.

4. Yes, if insurance risk is not increased.

5. Upon receipt of due proof.

6. (a) Annuity of 1/10 of the face of policy and double indemnity for death by general accident. (b) Yes. (c) Yes; varies according to age.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) Yes. (k) To purchase paid-up additions.

9. One month; no interest.

10. (a) One year from date. (b) No.

11. (a) Tenth. (b) Two. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Paid-up insurance unless premium loans have been requested before default. (c) Two.

13. (a) Yes. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) No. (c) No. (d) No. (e) Yes.

15. No limit.

16. (a) Any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) Yes; in time of war during first two years. (c) No. (d) One year. (e) Reserve on policy.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Draws not less than 3% per annum. (h) No provision; in practice, yes.

19. No limit.

20. (a) Yes, after two years. (b) Cash or paid-up at any time, extended within three months. (c) Two. (d) Net level, American 3%. (e) 1 4/10% of sum insured at end of the second policy year and decreasing annually thereafter until the tenth year, entire reserve at end of tenth year and thereafter. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) Yes.

22. (a) No. (b) Cash value. (c) No.

23. (a) Yes. (b) Yes. (c) No. (d) Yes.

GERMAN MUTUAL LIFE INSURANCE COMPANY,

St. Louis. Mo.

Began business April 12, 1858; Mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$34.69 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No. (g) No. (h) Yes. (i) *. (j) No. (k) To purchase paid-up additions.

9. Thirty-one days; no interest.

10. (a) After one year. (b) None.

11. (a) Fifteenth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 5½% in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Five years' provided extension period has not expired. (b) Yes. (c) Not to exceed 5½%. (d) Yes.

17. (a) One year. (b) None. (c) None. (d) One year. (e) Double premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Net level, American 3½%. (e) 1% of sum insured until end of fifth policy year; thereafter charge will be decreased by 1/10 of 1% each policy year. At the end of fifteenth year entire reserve is available. (f) Yes. (g) No. (h) Yes.

21. (a) Thirty-one days. (b) No. (c) Yes.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

GIBRALTAR LIFE INSURANCE COMPANY,

Paris, Texas.

Began business February 16, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.60 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No.

5. Immediately upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month; no interest.

10. (a) After one year. (b) No.

11. (a) 20th. (b) Two. (c) At any time. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) No. (d) Yes.

15. No limit.

16. (a) Grace period. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums actually received.

18. (a) No. (b) Yes. (c) Yes. (d) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% sum insured. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) Yes. (c) No.

GIRARD LIFE INSURANCE COMPANY,

Philadelphia, Pa.

Began business January 22, 1909; stock company; issues quinquennial dividend policies only; policies issued prior to October 1, 1910, provided for dividends at the end of five years and annually thereafter.

Twenty-payment life (premium reduction) participating policy, costing \$37.99 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Twenty-six cents per \$1,000 for waiver of premiums only; one dollar and seventy-five cents per \$1,000 for both benefits.

7. (a) Quinquennial. (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Yes. (i) No. (j) No. (k) In cash.

9. Thirty-one days; 5%.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer thirty days. (d) Repaid at any time. (e) Yes. (f) 5%; Yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Within three years. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) Written consent of company required. (c) No. (d) One year. (e) Nothing.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, if insured so directs. (e) Yes. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Two months. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) *. (f) No. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

GLOBE LIFE INSURANCE COMPANY,

Salina, Kan.

Began business August 14, 1916; stock company; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$30.10 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. Yes.

5. Upon receipt and approval of proofs.

6. (a) No. (b) Yes. (c) 25c per \$1,000.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Yes. (i) Yes. (j) No. (k) Left to accumulate.

9. 60 days; 6%.

10. (a) One year. (b) No.

11. (a) 20th. (b) Three. (c) Any time. (d) * (e) Yes. (f) 5%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) One year. (d) One year. (e) Premium paid.

18. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (g) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Any time. (c) Three. (d) Mod. prel. term, American 3 1/2%. (e) 10% first year, decreasing to 1% 10th year. (f) No. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) Yes.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

GRANGE LIFE ASSURANCE ASSOCIATION,

Lansing, Mich.

Began business March 22, 1915; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.11 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) No. (b) Yes. (c) No.

7. Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer three months. (d) Repaid at any time. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) Written consent required. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Yes; draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

21. (a) Yes, three months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

**GREAT NORTHERN LIFE INSURANCE COMPANY,
Grand Forks, N. D.**

Began business September 20, 1910; stock company; issues participating and non-participating policies.

Twenty-payment life, annual dividend policy, costing \$34.53 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Only if understated.
2. Extended insurance.
3. Must reserve right.
4. No provision, but is permitted.
5. Upon receipt of due proof.
6. (a) No. (b) Yes. (c) No extra charge.
7. (a) Annual. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Upon any anniversary. (i) No. (k) In cash.
9. One month; 6%.
10. (a) From date of issue. (b) Yes.
11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) No. (f) 6%; yes, or added to principal. (g) Yes. (h) No.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
15. No limit.
16. (a) Within three years. (b) Yes. (c) 6%. (d) Yes.
17. (a) One year. (b) Permit and extra premium required. (c) No. (d) One year. (e) Nothing.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directly. (e) No. (f) Yes. (g) Draws 3½% interest. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No. (g) No. (h) No.
21. (a) Yes; six months. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

GREAT NORTHERN LIFE INSURANCE COMPANY,

Wausau, Wis.

Began business May 7, 1909; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.94 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended or premium loans if requested.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. Will attach rider. (a) Yes. (b) Yes. (c) No.

9. One month; no interest.

10. (a) After one year. (b) None.

11. (a) Twentieth. (b) Three. (c) May defer ninety days, except when used for paying premiums. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) No.

12. (a) Yes. (b) Extended insurance or premium loans. (c) Three.

13. (a) Yes, under automatic premium loan. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) Permit and extra premium required. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Month of grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

21. (a) Yes, ninety days. (b) No. (c) Yes.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

GREAT REPUBLIC LIFE INSURANCE COMPANY,
Los Angeles, Cal.

Began business February 7, 1913; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.86 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Immediately upon receipt of due proof.
6. No provision.
9. Thirty-one days; no interest.
10. (a) One year from date. (b) No.
11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) *.
15. Five years.
16. (a) At any time. (b) Yes, or reinstated. (c) Five. (d) Yes.
17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.
18. No provision.
19. Five years.
20. (a) Yes. (b) One month. (c) Two. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) *. (f) No.
21. (a) No. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

* Not stated in policy.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance and upon receipt of due proof of death of the insured, such loan insurance shall be applied to the cancellation of any indebtedness. A small annual premium, which varies according to age, is charged for each \$100 of loan insurance.

GREAT SOUTHERN LIFE INSURANCE COMPANY,

Birmingham, Ala.

Began business April 28, 1908; stock company; issues guaranteed dividend and non-participating policies.

Twenty-payment life guaranteed dividend policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Warranties. (d) Yes. (e) Yes.

2. Extended insurance; or premium loan.

3. At will.

4. No provision.

5. Immediately upon receipt and approval.

6. (a) Yes. (b) No. (c) No.

7. (a) Annual dividends guaranteed by nineteen coupons attached to policy. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) No. (k) To accumulate.

9. Thirty days; no interest.

10. (a) After one year. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) *. (e) No. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Two.

13. (a) Yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) One year. (b) Permit required. (c) One year. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) No. (d) Yes, unless otherwise directed by insured. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Full prel. term, American 3½%. (e) *. (f) No. (g) No. (h) No.

21. No regular clause providing for cash value during premium paying period.

22. (a) No. (b) No. (c) Yes, within two months thereafter.

23. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

GREAT SOUTHERN LIFE INSURANCE COMPANY,
Houston, Texas.

Began business November 1, 1909; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.06 annually per \$1,000 at age 35.

1. (a) No. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Immediately upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month; no interest.

10. (a) After one year. (b) Yes.

11. (a) Twentieth. (b) Two. (c) May defer six months. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) No.

12. (a) Yes. (b) Extended insurance. (c) Two.

13. (a) *. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) No. (d) Yes.

15. No limit.

16. (a) At any time during continuance of paid-up or extended insurance. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Permit required at any time. (c) None. (d) One year. (e) Amount of premium paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) One month. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 1% amount insured. (f) Yes.

21. (a) Yes, six months (statutes so provide). (b) No. (c) No.

22. (b) No. (c) No.

23. (b) Yes. (c) No.

* Not stated in policy.

GUARANTY LIFE INSURANCE COMPANY,
Davenport, Iowa.

Began business February 3, 1903; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.80 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

9. One month; no interest.

10. (a) After one year. (b) Yes.

11. (a) After twentieth year. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%, in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loan. (b) Extended insurance. (c) One.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Five years. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) None. (b) Permit and extra premium required at any time. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise provided by insured. (e) No. (f) Yes. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

GUARDIAN LIFE INSURANCE COMPANY,

Madison, Wis.

Began business October 11, 1910; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.61 annually per \$1,000 at age 35. The company voluntarily refunds to its policyholders 3% of the annual premium which represents the amount saved since the Wisconsin premium tax law was repealed in July, 1916.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after second year. (e) Yes.
2. Paid-up insurance.
3. Consent of company required.
4. Yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes; 25 cents.
9. Thirty days; no interest.
10. (a) After two years. (b) Yes.
11. (a) Twentieth. (b) Two. (c) May defer 90 days.
- (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
12. (a) Yes. (b) Paid-up insurance. (c) Two.
13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 5%.
- (d) Yes.
17. (a) None. (b) Permit and extra premium required in time of war. (c) None. (d) Two years. (e) Premiums paid.
18. (a) Yes. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) Yes. (g) Draws 3½% interest. (h) No.
19. No limit.
20. (a) Yes, after two years, except cash value. (b) Two months. (c) Two. (d) Mod. prel. term, American 3½%. (e) * (f) Yes.
21. (a) May defer 90 days. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) Yes. (c) No.

* Not stated in policy.

HOME LIFE INSURANCE COMPANY OF AMERICA,
Philadelphia, Pa.

Began business May 1, 1899; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.94 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; or premium loans if requested.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof of the fact and cause of death.

6. (a) No. (b) Yes. (c) No.

9. Thirty-one days; no interest.

10. (a) After one year. (b) None.

11. (a) Tenth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance; failure to pay interest will not void policy. (g) Yes. (h) No.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) Not to exceed 8%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (f) No provision. (h) No provision.

19. Two years.

20. (a) Yes, after three years. (b) Thirty-one days. (c) Three. (d) Full pre-term, American 3½%. (e) Not to exceed one-fifth of the reserve or 1% of sum insured, no charge after the tenth year. (f) Yes.

21. (a) No. (b) No. (c) Yes, after tenth year.

22. (b) Cash value. (c) No.

23. (b) No. (c) No.

HOME LIFE INSURANCE COMPANY OF N. Y.,

New York, N. Y.

Began business May 1, 1860; Mutual Company; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; or premium loans, if requested prior to default.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) Yes, varies according to age.

7. (a) Annual. (b) First. (c) Not after second premium.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) Yes, on prior request. (k) To purchase paid up additions.

9. One month; no interest.

10. (a) After one year. (b) No.

11. (a) Tenth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6%; in advance, or may be added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance; or premium loans if requested. (c) Two.

13. (a) Yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes, on prior request.

15. No limit.

16. (a) Five years. (b) Yes; or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) Permit and extra premium required during first year. (c) None. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by owner or beneficiary. (e) Yes. (f) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after two years. (b) Three months. (c) Two. (d) Net level, American 3%. (e) Second and third years, not more than 1½% sum insured; charge gradually diminishes until tenth year when there shall be no surrender charge. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) Yes, after 10th year.

22. (a) No. (b) No. (c) Yes, within one month.

23. (a) Yes. (b) No. (c) No. (d) Yes.

HOME MUTUAL LIFE INSURANCE COMPANY, Topeka, Kan.

Began business July 10, 1909; Mutual; issues participating policies only.

Twenty-payment life participating policy; premium \$30.45 annually per thousand at age 35.

1. (a) No. (b) No. (c) Representations. (d) Not after first year. (e) Only if understood.

2. Premium loan.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. When desired. (a) No. (b) Yes. (c) No.

7. (a) Policy shares in earnings contributed by policies of its class as apportioned by directors. (b) Third. (c) Yes.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) No. (g) No. (h) Paid-up insurance.

9. Thirty days; 6% if premium is not paid before 20th day of grace period.

10. (a) After the first year. (b) None.

11. (a) Twentieth. (b) Two. To obtain cash loans as of end of any year, premium must be paid to next anniversary. (c) May defer 90 days except for premium loans. (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) Yes. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. No regular provision.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) No deduction from company's reserve standard. (f) No. (g) No. (h) No.

21. (a) Yes; 90 days. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

IDAHO STATE LIFE INSURANCE COMPANY,

Boise, Idaho.

Began business in 1910; stock company; issues non-participating policies only.

Twenty-payment life "decreasing premium" policy, costing \$39.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
 2. Premium loan.
 3. At will.
 4. No provision.
 5. Immediately upon receipt of due proofs.
 6. (a) Yes. (b) Yes. (c) Yes, \$1.00 per \$1,000 included in above rate.
 9. Thirty-one days; no interest.
 10. (a) One year from date. (b) No.
 11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
 12. (a) Yes. (b) Premium loans. (c) Three.
 13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
 14. (a) No. (b) No. (c) *. (d) *.
 15. No limit.
 16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
 17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.
 18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.
 19. No limit.
 20. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) No.
 21. (a) No. (b) No. (c) No.
 22. (b) No. (c) No.
 23. (b) No. (c) No.
- * Not stated in policy.

ILLINOIS LIFE INSURANCE COMPANY,

Chicago, Ill.

Began business October 18, 1899; stock company; issues non-participating policies only.

Twenty-payment life policy with guaranteed annual additions, costing \$37.99 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proofs.

6. No provision.

9. One month; 5%.

10. (a) After two years. (b) No.

11. (a) Fifteenth. (b) Two. (c) May defer thirty days. (d) Repaid at any time. (f) Not to exceed 5% in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Five years. (b) No. (c) 5%. (d) Yes.

17. (a) Two years. (b) Extra premium required at any time; if not paid it becomes a lien on policy. (c) None. (d) Two years. (e) Premiums received.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) No. (h) No.

19. Six years.

20. (a) Yes, after two years. (b) Thirty days. (c) Two. (d) Mod. prel. term, American $3\frac{1}{2}\%$ up to twentieth year; subsequent years American 3%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

INDEPENDENT LIFE INSURANCE COMPANY OF AMERICA,

Nashville, Tenn.

Commenced business January 27, 1908; stock company; issues non-participating policies and industrial forms.

Twenty-payment life non-participating policy, costing \$30.70 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, or excess premiums refunded.
2. Extended insurance; or on request, premium loans.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. No provision.
9. One month; not to exceed 6%.
10. (a) After one year. (b) Yes.
11. (a) Entire reserve not available even at end of twentieth year. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; *. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance, or, if requested, premium loans. (c) Three.
13. (a) *. (b) Yes; not to exceed 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No.
15. No limit.
16. (a) Three years. (b) Yes. (c) Not to exceed 6%. (d) Yes.
17. (a) None. (b) Permit required at any time. (c) None. (d) One year. (e) One-half first year's premiums.
18. No provisions for annuity or instalments.
19. No limit.
20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term; American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of amount insured. (f) No.
21. (a) No. (b) No. (c) Yes.
22. (b) No. (c) No.
23. (b) No. (c) No.

* Not stated in policy.

INDIANA NATIONAL LIFE INSURANCE COMPANY,
Indianapolis, Ind.

Began business January 1, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.35 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Within sixty days after receipt and approval of satisfactory proof.

6. (a) No. (b) No. (c) Annual charge is 50 cents per \$1,000; policy provides that face amount will be payable in event of disability.

9. Thirty days; no interest.

10. (a) After one year. (b) Yes.

11. (a) *. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) No.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) Yes. (b) Permit required at any time. (c) None. (d) Two years. (e) Nothing.

18. No provision.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) No limit. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) No.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

INDIANAPOLIS LIFE INSURANCE COMPANY,

Indianapolis, Ind.

Began business November 20, 1905; Mutual; issues annual dividend and non-participating policies.

Twenty-payment life annual dividend policy, costing \$4.80 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; special non-forfeiture clause providing for 90 days' extension after two years.

3. At will.

4. Yes.

5. Upon receipt and approval of proofs of death.

6. (a) No. (b) Yes. (c) Yes; varies according to age.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) In payment of premiums.

9. Thirty-one days; 6%.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) repaid at any time. (e) By additions. (f) Not to exceed %; yes, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes, excepting premium loans. (b) Extended insurance. (c) Three.

13. No regular provision.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) Five years. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) Premium or extra premium required. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured directs. (e) Yes. (f) Yes. (g) Yes. (h) No.

19. Six years.

20. (a) Yes, after three years. (b) 60 days. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $\frac{1}{2}\%$ of sum insured. (f) Yes. (g) No. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) Within 30 days thereafter.

23. Yes, after 10th year. (b) No. (c) No. (d) Yes.

* Not stated in policy.

INSULAR LIFE INSURANCE COMPANY, LTD.,

Manila, P. I.

Began business December 1, 1910; stock company; issues participating and non-participating policies.

Twenty-year endowment deferred dividend policy, costing \$54.90 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Paid-up insurance.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) No.
7. (a) Deferred. (b) Twentieth. (c) No.
8. At end of twentieth year dividend will be paid in cash or converted into non-participating paid-up insurance subject to evidence of insurability satisfactory to the company. If no election is made, the dividend will be paid in cash.
9. One month; no interest.
10. (a) One year. (b) No.
11. (a) *. (b) Three; two when used to pay premium. (c) *. (d) *. (e) No. (f) 8%; yes. (g) Yes. (h) *.
12. (a) Yes, except extended insurance. (b) Paid-up insurance. (c) Three.
13. (a) Yes; yes. (b) Yes; 8%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) *. (e) No.
15. No limit.
16. (a) Three years. (b) Yes. (c) 8%. (d) Yes.
17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) No. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Full prell term, 11m6%. (e) Not more than 2½% sum insured, or 20% of the reserve. (f) No. (g) No. (h) No.
21. (a) No. (b) No. (c) No.
22. No provision.
23. (a) No. (b) No. (c) No.

* Not stated in policy.

INTERMEDIATE LIFE ASSURANCE COMPANY,

Evansville, Indiana.

Began business April 18, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. Consent of company required.

4. Yes.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) May defer ninety days except when used to pay premiums. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%.
(d) Yes.

17. (a) None. (b) None. (c) None. (d) One year.
(e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) *. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Grace. (c) Three. (d) Mod. prel. term, American 3½%.
(e) Not to exceed 2½% of sum insured. (f) Yes.

21. (a) Yes, ninety days. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

INTER-MOUNTAIN LIFE INSURANCE COMPANY,
Salt Lake City, Utah.

Began business August 1, 1911; stock company; issues non-participating and annual dividend policies.

Twenty-payment life annual dividend policy costing \$36.11 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Immediately after receipt of due proofs.

6. (a) (b) Double indemnity paid if death occurs within 90 days of accident. Beneficiary insured in case of accidental death while riding on common carrier. Face of policy paid if insured should lose limbs or sight through accident. All of foregoing included in supplemental agreement, which becomes void in case of premium default or after expiration of premium paying period. (c) No.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) No. (k) Paid-up additions.

9. One month (not less than 30 days); no interest.

10. (a) After one year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%. (d) Yes.

17. (a) One year. (b) Permit and extra premium required during first ten years. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) No. (d) No, unless insured so directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) No deduction from company's reserve basis. (f) *.

21. (a) *. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

INTERNATIONAL LIFE INSURANCE COMPANY,
St. Louis, Mo.

Began business March 19, 1909; stock company; issues non-participating policies only.

Twenty-payment life triple option non-participating guaranteed graded premium reduction policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans if requested.

3. Written consent of company required.

4. No provision.

5. Upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No.

9. One month; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) One.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) *. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Not, unless insured gives right. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after one year, extended insurance; three years for paid-up insurance and cash value. (b) Six months. (c) One for extended insurance; three for paid-up and cash value. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) Yes.

23. (b) No. (c) No.

* Not stated in policy.

INTER-SOUTHERN LIFE INSURANCE COMPANY,

Louisville, Ky.

Began business April 1, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy costing \$30.37 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after second annual premium has been fully paid. (e) Yes.

2. Extended insurance; premium loan if requested.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month; 6%.

10. (a) After second annual premium has been fully paid. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) No.

12. (a) Yes. (b) Extended insurance; premium loan, if requested. (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) Permit and extra premium required.

(c) One year. (d) Two years. (e) One-tenth principal sum.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) One month. (c) Two. (d) Full prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) Yes.

21. (a) Yes, ninety days. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

IOWA LIFE INSURANCE COMPANY,
Waterloo, Iowa.

Began business February 18, 1908; stock company; issues non-participating policies only.

Twenty-payment life decreasing premium policy with premium endowment option (non-participating), costing \$36.75 annually per \$1,000 at age 35, and decreasing \$3.15 the third year and forty cents per \$1,000 thereafter.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Premium loan.

3. Must reserve right.

4. No provision.

5. Within sixty days after receipt of proofs.

6. (a) Yes. (b) No. (c) No.

9. Thirty-one days; 5%.

10. (a) Two years from date. (b) Yes.

11. (a) Seventh. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) Yes. (c) No. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) None. (b) Written consent and extra premium required at any time. (c) No. (d) One year. (e) Legal reserve on policy.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years except cash value. (b) Grace. (c) Three. (d) Full prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

IROQUOIS LIFE INSURANCE COMPANY,
Louisville, Ky.

We requested this company to furnish us a copy of its policy, but when this form went to press we had received no acknowledgment of our communications.

**JEFFERSON STANDARD LIFE INSURANCE COM-
PANY,**

Greensboro, N. C.

Began business August 7, 1907; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$35.07 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No.
(f) Yes. (g) Yes. (h) Paid in cash.

9. Thirty days; 6%.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) May defer 90 days.
(d) Repaid at any time. (e) No. (f) 6%; yes. (g) Yes.
(h) No.

12. (a) Yes. (b) Premium loan. (c) Three.

13. (a) Yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured gives right. (e) *. (f) *. (g) *. (h) *.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not more than 2½% sum insured. (f) No. (g) No. (h) No.

21. (a) Yes, 90 days. (b) No. (c) No.

22. (a) No. (b) Cash value. (c) *.

23. (a) No. (b) Cash value. (c) *. (d) Yes.

* Not stated in policy.

JOHN HANCOCK MUTUAL LIFE INS. CO.

Boston, Mass.

Began business December 27, 1852, mutual; issues annual dividend ordinary and industrial policies.

Twenty-payment life, annual dividend policy, costing \$34.87 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance, premium loans or extended insurance upon request.

3. At will.

4. Yes; except cont. monthly install. or joint life plans.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes; 52 cents per \$1,000.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) No provision; in practice, yes. (j) Yes. (k) Left to accumulate.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No. (c) Yes.

11. (a) After eighth year. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) +6%, yes when loan exceeds 95% of cash value. (g) Yes. (h) Yes.

12. (a) Yes. (b) Paid-up insurance, premium loans or extended insurance upon request. (c) Three.

13. (a) Yes. (b) Yes; +6%. (c) Yes.

14. (a) No. (b) No. (c) Yes, lifetime. (d) No. (e) Yes.

15. No limit.

16. (a) At any time, unless extension period has expired. (b) Yes, or reinstated. (c) +6%. (d) Yes.

17. (a) Aviation, one year. (b) One year. (c) None. (d) One year. (e) Premiums received.

18. (a) Yes. (b) Yes. (c) Yes. (d) No, unless beneficiary originally selects. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. Six years.

20. (a) Yes, after three years, except cash value. (b) Any time. (c) Three. (d) Net level, American 3 1/2%.

(e) End of third year, not to exceed 6/10 of 1%; charge thereafter decreases, and after the eighth year the entire American 3 1/2% reserve is available as surrender value. (f) Yes. (g) *. (h) Yes.

21. (a) May defer ninety days. (b) No. (c) Yes.

22. (a) Yes. (b) Cash value. (c) Paid-up automatic.

23. (a) Yes. (b) Yes. (c) Yes, within 90 days. (d) Yes.

* Not stated in policy. † Company's practice is to charge only 5% interest on loans, etc.

KANSAS CITY LIFE INSURANCE COMPANY,

Kansas City, Mo.

Began business as a legal reserve company in 1902; stock company; issues participating and non-participating policies.

Twenty-payment life, premium reduction coupon options, total disability, double indemnity non-participating policy, costing \$39.62 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. *

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) No. (b) Yes. (c) No; in event of death due to an accident during premium paying period, double indemnity will be paid.

9. Thirty days; no interest.

10. (a) After one year. (b) None.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; *. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) *. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) No. (d) No. (e) No. (f) *. (h) No.

19. Five years.

20. (a) Yes, after three years. (b) Sixty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

KANSAS LIFE INSURANCE COMPANY, 214 E

Topeka, Kan.

Began business August 10, 1914; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$31.26 annually, per \$1,000 at age 35.

1. (a) Made a part. (b) No. (c) *. (d) *. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon due and proper proof of death.
6. (a) No. (b) Yes. (c) No extra charge; benefit does not begin until after two premiums have been paid.
9. Thirty days; no interest.
10. (a) One year from date. (b) Yes.
11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
12. (a). Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) *. (d) *.
15. No limit.
16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.
17. (a) No. (b) Written permit and extra premium required. (c) No. (d) One year. (e) Premiums actually paid.
18. (a). Yes. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Draws 3½% interest. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) Six months. (c) Three. (d) Full prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No.
21. (a) No. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

* Not stated in policy.

LA FAYETTE LIFE INSURANCE COMPANY, Lafayette, Indiana.

Began business December 26, 1906; Mutual; issues participating and non-participating policies.

Twenty-payment life participating policy (annual dividend), costing \$37.97 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Immediately upon proof of death.
6. (a) Yes. (b) No. (c) No.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No. (g) No. (h) At any anniversary. (i) Yes. (j) No. (k) Left to accumulate.
9. Thirty-one days; 6%.
10. (a) After one year. (b) Yes.
11. (a) Twentieth; subject to surrender charge. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6% in advance. (g) Yes. (h) Yes.
12. (a) Yes, except premium loan. (b) Extended insurance. (c) Two.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
15. No limit.
16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.
17. (a) One year. (b) Permit required at any time. (c) Violation of law, one year. (d) One year. (e) Reserve on policy.
18. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.
19. Six years.
20. (a) Yes, after three years. (b) Thirty-one days. (c) Three; for automatic extended insurance, two. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) No provision, in practice, yes. (g) No. (h) No, except loan values.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

LA FAYETTE MUTUAL LIFE INSURANCE COMPANY,
Lumberton, N. C.

Began business in July, 1909; Mutual; issues deferred dividend policies only.

Twenty-payment life, deferred dividend policy, costing \$36.93 per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of satisfactory proofs.

6. (a) No. (b) Yes. (c) No.

7. (a) Deferred. (b) Twentieth. (c) Policy is paid up.

8. (a, b, c) No such options during accumulation period, (d) Yes, after 20 years. (f) Yes, or into an annuity. (g) No. (h) Yes, after twentieth year. (i) No. (j) No. (k) *.

9. Thirty days; 5%.

10. (a) After one year. (b) No, except fraud.

11. (a) Twentieth. (b) Two, the loan value for any year is the cash value of the succeeding year. (c) *.

(d) *. (e) *. (f) *. (g) Yes. (h) *.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Two.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. One year.

16. (a) Five years. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. No provision except annuity.

19. One year.

20. (a) Yes, after two years. (b) Thirty days. (c) Two. (d) Full prel. term, American 3½%. (e) *. (f) No. (g) No. (h) No.

21. (a) *. (b) *. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

LAMAR LIFE INSURANCE COMPANY,
Jackson, Miss.

Began business April 9, 1906; stock company; issues non-participating policies only.

Twenty-payment life non-participating income certificate policy, costing \$29.68 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Premium payments.

5. Immediately upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month; no.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) One.

13. No provision.

14. (a) No. (b) No. (c) *. (d) *.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f), Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Three months. (c) One for extended insurance; three for paid-up and cash values. (d) Full prel. term, American 4%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) For cash value. (c) No.

23. (b) For cash value. (c) No.

* Not stated in policy.

LIFE INSURANCE COMPANY OF VIRGINIA,

Richmond, Va.

Began business April, 1871; stock company; issues industrial and non-participating ordinary policies.

Twenty-payment life non-participating policy, costing \$28.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes, before attaining age 55.

5. Immediately upon acceptance of satisfactory proofs.

6. Special benefit provision, viz.: (If death occurs within five days after violent external injuries, a sum equal to 50% of the total premiums received on account of policy will be paid in addition to sum insured). (a) No. (b) Yes. (c) No.

9. One month (not less than 30 days); no interest.

10. (a) After one year from date. (b) Yes.

11. (a) Fifteenth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; in advance or added to principal. (g) Yes. (h) No.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No regular provision.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) No, after one year. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes; unless otherwise instructed by insured. (d) Yes, unless insured otherwise directs. (f) No. (h) *.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Net level, American $3\frac{1}{2}\%$. (e) *. (f) *.

21. (a) May defer ninety days. (b) No. (c) Yes, after fourteenth year.

22. (b) No. (c) Yes; within three months of lapse.

23. (b) No. (c) *.

* Not stated in policy.

LINCOLN NATIONAL LIFE INSURANCE COMPANY,
Fort Wayne, Ind.

Began business September 1, 1905; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$36.31 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance; premium loans, if requested.
3. At will.
4. No provision.
5. Upon receipt of due proofs of the death and of the interest of claimant.
6. (a) Yes. (b) Yes. (c) 32 cents per \$1,000 annually.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) No. (h) Yes. (i) No. (j) Yes. (k) Left to accumulate.
9. One month; no interest.
10. (a) After one year. (b) Yes.
11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%, in advance, or may be added to principal. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance; premium loan, if requested. (c) Three.
13. (a) Yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) No. (d) No. (e) Yes.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) None. (b) Permit and extra premium required. (c) None. (d) One year. (e) Nothing.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, if not otherwise directed by insured. (e) No. (f) Yes. (g) Yes. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of amount insured. (f) Yes. (g) Yes. (h) Yes.
21. (a) Yes; six months. (b) No. (c) Yes.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

LINCOLN RESERVE LIFE INSURANCE COMPANY,

Birmingham, Ala.

Began business February 24, 1913; stock company; issues non-participating policies on the lives of negroes only

Twenty-payment life, non-participating policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) *. (d) *. (e) Yes.
2. Paid-up insurance.
3. Must reserve right
4. Yes, prior to age 60.
5. Upon receipt of due proof.
6. No provision.
9. One month; 6%.
10. (a) Two years. (b) Yes.
11. (a) 20th. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.
12. (a) Yes. (b) Paid-up insurance. (c) Three.
13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) *. (d) *.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) Certain occupations restricted during life of policy. (b) No. (c) No. (d) One year. (e) Premiums paid.
18. (a) No. (b) Yes. (c) Yes. (d) No. (f) Yes. (g) Draws 3% interest. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not more than 1½% of sum insured up to the tenth year; full reserves thereafter. (f) No.
21. (a) May defer ninety days. (b) No. (c) Yes.
22. (b) No. (c) No.
23. (b) No. (c) No.

* Not stated in policy.

**LOUISIANA STATE LIFE INSURANCE COMPANY,
Shreveport, Louisiana.**

Began business January 12, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.05 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if understated.

2. Extended insurance.

3. Consent of company required.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

9. One month; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 5%; in advance, (g) Yes. (h) Yes.

12. (a) Yes, except premium loan. (b) Extended insurance. (c) One.

13. No provision.

14. (a) No. (b) No. (c) *. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) Permit and extra premium required. (c) No. (d) One year. (e) Premiums paid.

18. No provision.

19. No limit.

20. (a) Yes, after two years. (b) One month. (c) Two. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

LUTHERAN INTERNATIONAL INSURANCE COMPANY, Ottawa, Ill.

Began business August 16, 1916; stock company; issues annual dividend policies only.

Twenty-payment life, annual dividend policy, costing \$35.10 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. At will.
4. Yes.
5. Upon receipt of satisfactory proof.
6. No provision.
7. (a) Annual. (b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Upon any anniversary. (i) No. (j) No. (k) Left to accumulate.
9. Thirty-one days; no interest.
10. (a) Two years from date. (b) Yes.
11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) *. (e) No.
15. No limit.
16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.
17. (a) Certain occupations two years. (b) Must give notice to company and pay single extra premium of \$50 for each \$1,000 insured. (c) None. (d) Two years. (e) Nothing.
18. (a) No. (b) Yes. (c) Yes. (d) No provision. (e) No. (f) No. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not exceeding 1% of face of policy. (f) Yes. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

MANHATTAN LIFE INSURANCE COMPANY,
New York, N. Y.

Began business August 1, 1880; stock company; issues annual dividend policies only.

Twenty-payment life, annual dividend, reducing premium policy, containing travel accident contract, costing \$33.43 the first year and \$32.25 in subsequent years per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) Yes; travel accident contract provides for payment of \$1,000 in consideration of an annual premium of \$1.00, should the insured, while the contract is in force, lose his life solely through accidental means. This contract may be cancelled at any time by the company.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) To purchase paid-up additions.

9. Thirty-one days; no interest.

10. (a) Two years from date. (b) No.

11. (a) Fifteenth. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) Yes. (b) Permit and extra premium required. (c) None. (d) Two years. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Select and ultimate American, 3%. (e) Not to exceed 1½% of sum insured and decreasing annually until the fourteenth year, after which the charge shall not exceed one-tenth of 1% of the principal sum. (f) No. (g) Yes. (h) Yes.

21. (a) Yes, 90 days. (b) No. (c) No.

22. (a) No. (b) For cash value. (c) No.

23. (a) No. (b) For cash value. (c) No. (d) Yes.

* Not stated in policy.

MANUFACTURERS AND MERCHANTS LIFE INSURANCE COMPANY,

Rockford, Ill.

Began business April 23, 1909, as the Union Life Insurance Company of Chicago; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.77 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proofs.

6. (a) Yes. (b) No. (c) No.

9. One month; 5%.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) *. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years. (b) Grace. (c) Two. (d) Mod. Prel. Term, American 3½%. (e) Not to exceed 1% of face of policy until fourteenth year. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

MARQUETTE LIFE INSURANCE COMPANY,

Springfield, Ill.

22

Began business in 1902; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.62 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

9. One month; no interest.

10. (a) After two years. (b) Yes.

11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 5%; payable annually or may be added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. No provision.

14. (a) Yes. (b) No. (c) Yes. (d) Yes.

15. No limit.

16. At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) Permit and extra premium required at any time. (c) None. (d) Two years. (e) One-tenth principal sum.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years. (b) One month. (c) Two. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed one-half of one per cent. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

MARYLAND LIFE INSURANCE COMPANY,
Baltimore, Md.

Began business July 12, 1865; stock company; issues participating and non-participating policies.

Limited payment life, five year distribution of surplus, costing \$36.45 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

7. (a) Five year distribution. (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) Left to accumulate.

9. Thirty-one days; no interest.

10. (a) After one year from date. (b) Yes.

11. (a) *. (b) Three. (c) May defer sixty days unless applied to pay a current premium. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; payable semi-annually, or may be added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance; insured may request premium loans before default. (c) Three.

13. (a) Policy not clear; in practice, yes. (b) Yes; not to exceed 6%. (c) No; except automatic.

14. (a) No. (b) No. (c) Yes. (d) *. (e) Yes.

15. No limit.

16. (a) At any time during paid-up or extended insurance period. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) One year for certain occupations. (b) Written consent of company required at any time. (c) None. (d) One year. (e) Reserve on policy.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after three years. (b) Sixty days (including grace period). (c) Three. (d) Net level, American, $3\frac{1}{4}\%$ (company's standard). (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) Within 30 days.

23. (a) No. (b) For cash values. (c) No. (d) Yes.

* Not stated in policy.

**MASSACHUSETTS MUTUAL LIFE INSURANCE
COMPANY,
Springfield, Mass.**

Began business in 1851; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36.17 annually per \$1,000, at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance, unless insured elects automatic extended insurance or premium loans.

3. Must reserve right.

4. Yes, except to a continuous income plan.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) Yes, varies according to age.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

(f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) Held to accumulate.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Tenth. (b) Two. (c) May defer ninety days.

(d) Repaid at any time. (e) Yes. (f) 6%; *. (g) Yes. (h) Yes.

12. (a) Yes. (b) Paid-up insurance (See 2 above). (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

15. No limit.

16. (a) At any time if extension period has not expired. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) Extra premium of 3% of face of policy required in time of war during first policy year. (c) None. (d) One year. (e) Net reserve on policy.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) Thirty days. (c) Two. (d) Net level, American, 3%. (e) Not more than 1 4/10 of sum insured prior to tenth year; for tenth and subsequent years no charge. (f) Yes. (g) Yes. (h) Yes.

21. (a) May defer ninety days. (b) No. (c) Yes.

22. (a) Yes. (b) For cash value. (c) Yes, within 30 days of default.

23. (a) Yes. (b) Yes. (c) Within 30 days. (d) Yes.

* Not stated in policy.

MERCHANTS' LIFE INSURANCE COMPANY,

Burlington, Ia.

Began business as an assessment association in 1894; incorporated as a stock company February 10, 1915; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.75 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

9. One month; no interest.

10. One year from date; yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) No. (d) *.

15. No limit.

16. (a) Within five years. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) Written consent and extra premium required. (c) Intoxicants, one year. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) No. (d) Not unless insured gives right. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Two months. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not more than 2½% of sum insured. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

METHODIST MINISTERS' RELIEF INSURANCE AND TRUST ASSOCIATION,
Boston, Mass.

Began business in 1878; Mutual; issues annual dividend policies only.

Twenty-year endowment policy, annual dividends, costing \$43.47 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance; accumulated dividends may also be used to pay premiums.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) First. (c) Yes, until third year. Dividend not contingent upon premium payment thereafter.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Yes. (i) *No. (j) Yes. (k) Left to accumulate.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Second. (b) Two. (c) At any time. (d) Re-paid at any time. (e) No. (f) 5%; *No. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Two.

13. No provision.

14. (a) Yes. (b) No. (c) *No. (d) No. (e) Yes.

15. No limit.

16. (a) Five years. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) None.

18. (a) No. (b) Yes. (c) Yes. (d) *No. (e) Yes. (f) No. (g) No.

19. No limit.

20. (a) Yes, after two years. (b) Cash value, time limit not stated; extended insurance, within ninety days.

(c) Two. (d) Net level, American, 3%. (e) None. (f) Yes. (g) No. (h) Yes.

21. (a) No. (b) No. (c) Yes.

22. (a) Yes. (b) For cash value. (c) Yes, within two months.

23. (a) Yes. (b) For cash value. (c) Within three months from default. (d) Yes.

*Not stated in policy.

METROPOLITAN LIFE INSURANCE COMPANY,
New York City, N. Y.

Began business 1867; mutual company; issues participating policies only.

Twenty-payment life participating policy, costing \$29.1 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first year. (e) Yes.

2. Paid-up insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

7. (a) Annual. (b) When accrued. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes (f) No provision. (g) No. (h) Yes. (i) Yes. (j) No (k) To purchase paid-up additions.

9. Thirty-one days; none.

10. (a) Two years from date. (b) No.

11. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6%; no (g) Yes. (h) No.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Any time, unless extension period has expired (b) Loans previously granted may be continued. (c) 6% (d) Yes.

17. (a) One year. (b) No provision. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by owner or beneficiary. (e) Yes. (f) Yes (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Net level, American, 3 1/2% (e) Not to exceed 2 1/2% sum insured. (f) Yes. (g) Yes (h) Yes.

21. (a) Yes, ninety days. (b) No. (c) Yes.

22. (a) No. (b) Cash value. (c) Within two months.

23. (a) No. (b) Yes. (c) No. (d) Yes.

Ordinary life policies are issued only in amounts of \$5,000 or more, and premiums must be paid annually, an extra premium being charged for disability provision.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY,
Detroit, Mich.

Began business November 12, 1867; stock company; issues participating policies only.

Twenty-payment life, non-participating policy, costing 8.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not for first two years. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proofs.

6. No provision.

9. Thirty-one days, no interest.

10. (a) Two years from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Within three years. (b) Yes, or reinstated. (c) % (d) Yes.

17. (a) None. (b) If death occurs in time of war, legal reserve only will be paid. (c) None. (d) Two years. (e) reserve on policy.

18. (a) No. (b) Yes. (c) Yes. (d) *. (f) No. (h) 0.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) one month. (c) Three. (d) Net level, American, 3½%. (f) Not more than 2½% of sum insured.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

MID-CONTINENT LIFE INSURANCE COMPANY,

Oklahoma City, Oklahoma.

Began business June 24, 1910; stock company; issues non-participating policies. Policies provide that when they become paid up by their terms, dividends will be paid annually as may be determined by the directors.

Twenty-payment life non-participating policy, costing \$31.75 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) No.
9. Thirty-one days; no interest.
10. (a) After one year. (b) Yes.
11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) *. (d) No.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) None. (b) Permit and extra premium required in time of war. (c) None. (d) One year. (e) Premiums paid.
18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ amount insured. (f) No.
21. (a) No. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) *. (c) No.

* Not stated in policy.

MIDLAND INSURANCE COMPANY,

St. Paul, Minn.

Began business September 28, 1908; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$31.07 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Either.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month; no interest.

10. (a) After two years. (b) None.

11. (a) Twentieth; subject to surrender charge. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) Not to exceed 6%; payable in advance or may be added to principal. (g) No. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Within three years; no. (b) Yes, 6%. (c) No.

14. (a) No. (b) No. (c) *. (d) Yes.

15. No limit.

16. (a) Three years. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) Two years. (b) Two years. (c) No. (d) Two years. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) No. (h) Yes.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) No.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

MIDLAND LIFE INSURANCE COMPANY,

Kansas City, Mo.

Began business August 2, 1909; stock company; issues non-participating policies only.

Twenty-payment life non-participating guaranteed premium reduction policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No extra premium.

9. Thirty-one days; 5%.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) No. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) No provision. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Paid-up insurance, six months; cash value, no time limit. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 6/10 of 1% amount insured. (f) Yes.

21. (a) No. (b) No. (c) Yes.

22. (a) No. (c) No.

23. (b) For loan values. (c) No.

* Not stated in policy.

MIDLAND MUTUAL LIFE INSURANCE COMPANY,
Columbus, Ohio.

Began business July 2, 1906; stock company; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$35.17 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes; 50c. per \$1,000.

7. (a) Annual. (b) Second. (c) No, except in case of first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) No provision; in practice yes. (j) No. (k) To purchase paid-up additions.

9. Thirty-one days; 5%.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. One year.

16. (a) Within three years, or thereafter by special arrangement. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) Written permit and extra premium required at any time. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (e) Yes. (f) No provision; in practice, yes. (h) Yes.

19. Five years.

20. (a) Yes, after three years. (b) Sixty days. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not more than $2\frac{1}{2}\%$ of sum insured. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) For cash value. (c) No.

23. (a) Yes. (b) For cash value. (c) No. (d) Yes.

MIDWEST LIFE INSURANCE COMPANY, A. L. M.
Lincoln, Neb.

Began business May 1, 1906; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy maturing at age 85, or prior death, costing \$33.60 annually at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first 14 months. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) No, but assured may retain policy as fully paid up for its face amount. (c) Policy provides for double indemnity if assured should die from accidental means within ninety days of injury, the cost of this indemnity being \$3.00 per \$1,000, which is included in the above premium.

7. Thirty-one days; no interest.

8. (a) Fourteen months from date. (b) Yes.

11. (a) Loan is 10% less than cash value. Policy cannot be canceled until loan and interest equal cash value, which is equal to the full reserve at the end of the 15th year. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6% compounded. (g) No. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes, in application. (d) No.

15. No limit.

16. (a) At any time during period of extended insurance. (b) Yes, or reinstated. (c) 6%. (d) Yes, if premiums in default, with interest, are not deducted in case of death; no, if they are.

17. (a) No. (b) Five years. (c) No. (d) Fourteen months. (e) Premium paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) Yes.

19. No limit.

20. (a) Yes, after three years. (b) Forty days. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed one and three-tenths per cent of sum insured. (f) No.

21. (a) No. (b) No. (c) Yes.

22. (b) No. (c) No.

23. (b) No. (c) No.

MINNESOTA MUTUAL LIFE INSURANCE COMPANY,

St. Paul, Minn.

Began business in 1880; Mutual; issues participating and non-participating policies.

Twenty-payment life policy, annual dividends, costing \$37.48 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) No. (h) On any anniversary. (i) No, in practice, yes. (j) No. (k) Paid in cash.

9. One month; no interest.

10. (a) After one year. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May be deferred ninety days. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; in advance or may be added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) * (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American, 1/2%. (e) *. (f) No. (g) Yes. (h) Yes.

21. (a) May defer 90 days. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

MISSOURI STATE LIFE INSURANCE COMPANY,

St. Louis, Mo.

Began business December 1, 1892; reorganized as a legal reserve company March 11, 1902; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$38.28 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans upon request.

3. Consent of company required.

4. Yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) Left to accumulate.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) 20th. (b) Two. (c) May defer ninety days except when used for paying premium. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance; premium loans, if requested. (c) One.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) No. (d) Yes. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (e) Yes. (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) Yes, after two years except cash values. (b) Grace. (c) Two. (d) Mod. prel. term. American, 3%. (e) Not stated. (f) Yes. (g) Yes. (h) Yes.

21. (a) Yes, ninety days. (b) No. (c) No.

22. (a) No. (b) For cash values. (c) No.

23. (a) Yes. (b) Yes. (c) No. (d) Yes.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance and upon receipt of due proof of death of the insured, such loan insurance shall be applied to the cancellation of any indebtedness. A small annual premium, which varies according to age, is charged for each \$100 of loan insurance.

MONTANA LIFE INSURANCE COMPANY,

Helena, Mont.

Began business in September, 1910; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, providing for guaranteed annual decrease of premium; annual premium \$40.84 per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No; policy contains double indemnity benefit in event that death is caused by bodily injury effected directly through external, violent and accidental means exclusively within ninety days after happening of accident. For this benefit a charge of \$1.50 per \$1,000 is made, which is included in above rate.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) *. (d) *.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) One year. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

MUTUAL BENEFIT LIFE INSURANCE COMPANY,
Newark, N. J.

Began business April, 1845; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first year. (e) Yes.

2. Extended insurance; premium loans if requested

3. At will.

4. *No provision.

5. Immediately upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) First. (c) Not after 2nd premium.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) Yes.

(f) Yes. (g) Yes. (k) Reduce premium or in cash.

9. One month; no interest.

10. (a) After one year. (b) No.

11. (a) Fifteenth. (b) †One, or instalment thereof, (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) No.

12. (a) Yes. (b) Extended insurance; premium loans available if requested. (c) †One, or instalment thereof.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) No. (b) No. (c) No. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Nothing.

18. (a) No. (b) Yes. (c) Yes. (d) †Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) †Yes, after one year. (b) One month. (c) †One, or instalment thereof. (d) Net level, American, 3%. (e) 1% of sum insured and existing dividend additions until sixth year, from beginning of sixth year; charge will be reduced each year 1/10. (f) Yes. (g) Yes, on accelerative endowment plan. (h) Yes.

21. (a) No. (b) No. (c) Yes.

22. (a) No. (b) For cash values. (c) No.

23. (a) No. (b) For cash values. (c) No. (d) Yes.

* Company will make changes if risk be not increased.

† Unless right is withheld at request of insured.

‡ When reserve is in excess of \$10 per \$1,000.

MUTUAL LIFE INSURANCE COMPANY,
New York City, N. Y.

Began business February, 1843; mutual; issued annual dividend policies only.

Twenty-payment life policy, annual dividends, premium, exclusive of disability benefit premium, \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. Yes.
5. Upon receipt of due proof.
6. (a) Annual income equal to one-tenth of face amount of policy exclusive of dividend additions. (b) Yes. (c) Yes; varies according to age.
7. (a) Annual. (b) First. (c) No; except second year.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) To purchase paid-up additions.
9. Thirty-one days; 5%.
10. (a) After two years. (b) No.
11. (a) Tenth. (b) Three, but they may be paid out of loan value. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; at end of year. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
15. No limit.
16. (a) Three years. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) Certain hazardous occupations, one year. (b) One year and payment of extra premium. (c) None. (d) One year. (e) Nothing.
18. (a) No provision. (b) Yes. (c) Yes. (d) Yes, if insured so directs, except in case of continuous instalments. (e) Yes, but cont. installment settlement only for the 20 years certain participate. (f) Yes. (g) Yes. (h) No provision.
19. No limit.
20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Net level, American, 3%. (e) No charge after ninth year. (f) Yes. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) Yes.
22. (a) No. (b) No. (c) Yes, within three months.
23. (a) No. (b) No. (c) Within 3 months. (d) Yes.

NATIONAL FIDELITY LIFE INSURANCE COMPANY,
Sioux City, Ia.

Began business January 18, 1916; stock company; issues non-participating policies only.

Twenty-payment life endowment at age 35, non-participating policy, costing \$30.06 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance, premium loans, if requested.

3. At will.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not more than 6%; yes, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance, premium loans, if requested. (c) Three.

13. (a) Yes; yes. (b) Yes; not more than 6%. (c) Yes.

14. (a) No. (b) No. (c) *. (d) *.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) Not more than 6%. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) Not more than 6%. (d) Yes.

17. (a) None. (b) Permit and extra premium required in time of war. (c) None. (d) One year. (e) Premiums paid with 6% interest.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Yes; draws 3½% interest. (h) No.

19. No limit.

20. (a). Yes, after three years. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not more than 2½% of sum insured. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

Note.—After policy is paid up by its terms it may be exchanged for a paid-up participating policy for the same amount.

NATIONAL LIFE INSURANCE COMPANY OF MONTANA, Butte, Mont.

Began business August 9, 1911; stock company; issues non-participating policies only.

Twenty-payment life (guaranteed coupon reduction), non-participating policy, costing \$41.87 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No; policy also provides that double indemnity will be paid if death results directly from bodily injury effected solely through external, violent, and accidental means within ten days after the accident. The additional sum will be paid in ten equal annual installments. Death occurring in consequence of insured's own violation of law, or self inflicted while sane or insane, or death from homicide, are risks not assumed by the company under this clause. The insured is also restricted from engaging in certain occupations under this clause, unless he has the written consent of the company.

9. One month; 6%.

10. (a) Date of issue. (b) Yes.

11. (a) Twentieth. (b) Two. (c) May defer 90 days, except when used to pay premium. (d) Repaid at any time. (e) 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) One.

13. No provision, but company will grant same.

14. (a) No. (b) No. (c) Not stated. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid with 3½% interest.

18. (a) No. (b) Yes. (c) No. (d) No, unless insured gives right. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years. (b) Grace. (c) Two. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% sum insured. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA,

Chicago, Ill.

Began business August 1, 1868; stock company; issues non-participating policies only.

Twenty-payment life, (endowment at age 85) non-participating policy, costing \$30.54 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes; varies according to age.
9. One month; no interest.
10. (a) One year from date. (b) Yes.
11. (a) Eighteenth. (b) Three. (c) May defer ninety days except when used for the purpose of paying premiums. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. Yes, in application. (d) No.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) No. (b) Permit and extra premium required. (c) No. (d) One year. (e) Premium returned.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, if insured so directs. (f) No. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) Two months. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes.
21. (a) Yes, ninety days. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

* Not stated in policy.

NATIONAL LIFE INSURANCE CO. OF VERMONT,
Montpelier, Vt.

Began business February 1, 1850; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$37.27 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. Yes.
5. Immediately upon receipt of due proofs.
6. No provision.
7. (a) Annual. (b) First. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) Paid in cash.
9. Thirty-one days; no interest.
10. (a) One year from date. (b) No.
11. (a) Eighth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance. (c) Three.
13. (a) Yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) No. (b) No. (c) No. (d) One year. (e) Premium paid.
18. (a) No. provision; in practice, yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
19. Six years.
20. (a) Yes. (b) Three months. (c) Three. (d) Net level, American, 3%. (e) $2\frac{1}{2}\%$ of sum insured as regards extended insurance and not exceeding 1% of sum insured as regards cash or loan values. (f) Yes. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) Yes.
22. (a) No. (b) For cash value. (c) Within three months.
23. (a) Yes. (b) Yes. (c) Within three months. (d) Yes.

**NEW ENGLAND MUTUAL LIFE INSURANCE
COMPANY,**

Boston, Mass.

Began business December 1, 1843; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36.90 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance unless extended insurance has been requested in application.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) Yes; 20 cents.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) To accumulate.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Third. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Paid-up, or extended insurance if requested in application. (c) Three.

13. (a) *. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) $\frac{3}{4}$ on life and endow. (e) Yes.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) One year. (b) One year. (c) No. (d) One year. (e) Premiums received.

18. (a) No. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Grace period. (c) Three. (d) Net level, American, 3%. (e) None after third year. (f) Yes. (g) Yes. (h) Yes.

21. (a) May defer ninety days. (b) No. (c) Yes.

22. (a) Yes. (b) Cash value only. (c) No.

23. (a) Yes. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

NEW WORLD LIFE INSURANCE COMPANY,

Spokane, Wash.

Began business May 23, 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$32.29 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Yes.

3. At will.

4. No.

5. Receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month, not less than 30 days; 5%.

10. (a) After one year. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer not exceeding six months. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) No provision.

12. (a) Yes, except premium loans. (b) Extended. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. Six years.

16. (a) At any time. (b) Yes or reinstated. (c) 5%. (d) Yes.

17. (a) *. (b) Two years. (c) *. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Only with written consent of insured. (f) Yes. (g) $3\frac{1}{2}\%$. (h) No.

19. Six years.

20. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed \$25 per \$1,000. (f) Yes.

21. (a) Not to exceed six months. (b) No. (c) No.

22. (b) For cash. (c) Within sixty days from default.

23. (b) For cash. (c) No.

* Not stated in policy.

NEW YORK LIFE INSURANCE COMPANY,

New York, N. Y.

Began business April 12, 1845; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy costing \$39.16 annually per \$1,000 at age 35. Policy provides for disability benefits and double its face for fatal travel accidents.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after two years. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) No. (k) To purchase paid-up additions.

9. One month; 5%.

10. (a) Two years from date. (b) No.

11. (a) 10th. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) No.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) No. (d) No. (e) No.

15. No limit.

16. (a) Within five years. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) Two years. (e) premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after three years' premiums. (b) Three months. (c) Three. (d) Net level, American, 3%. (e) Not more than 1½% sum insured. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) Yes, after 10th year.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) Yes. (c) No. (d) Yes.

Note:—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance, and upon receipt of due proof of death of the insured, such loan insurance shall be applied to the cancellation of any indebtedness. A premium, which varies according to age, is charged for each \$100 of loan insurance.

Niagara Life Insurance Company, Inc. Buffalo, N. Y.

Began business in 1860; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, maximum annual premium, \$28.34; minimum annual premium, \$28.76 (payable in second or subsequent years, at election of insured) per \$1,000 at age 35. If maximum premium is paid, policy is paid up in 14½ years.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At any time.

4. Yes, and in case of limited pay life policies to lower premium.

5. Upon written proofs of death.

6. (a) Yes (monthly income). (b) Yes. (c) No.

9. 30 days; 6%.

10. (a) One year from date. (b) Yes.

11. (a) Fifteenth; loan values are materially increased if the maximum premium is paid. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

13. No regular provision.

14. (a) No. (b) No. (c) No. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) Consent of company required at any time. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Select and ultimate, American, 3½%. (e) Not to exceed 2½% of sum insured for cash or loan; 10% reserve for extended insurance, nothing for paid up (f) No.

21. (a) *. (b) No. (c) Yes, after 14th year.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

The policy embodies a health contract providing for indemnity for loss of time due to disability which calls for the payment of an extra annual premium.

NORTH AMERICAN LIFE AND CASUALTY COMPANY.

Minneapolis, Minn.

Began business as an assessment association in 1896; reincorporated as a stock company September 1, 1915; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.68 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of satisfactory proof.

6. (a) No. (b) Yes. (c) No.

9. Thirty-one days; no interest.

10. (a) After one year. (b) None.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes. (f) Yes. (g) Yes; draws 3½% interest. (h) Yes.

19. Five years.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Full prel. term, American, 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) Yes.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

NORTH AMERICAN LIFE INSURANCE COMPANY,
Chicago, Ill. (formerly) Newark, N. J.

Began business February 4, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.94 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) 25 cents annually per \$1,000.
9. One month; no interest.
10. (a) After one year. (b) No.
11. (a) Twentieth. (b) Three. (c) May defer ninety days, except to pay premiums. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance; premium loans if requested upon due date. (c) Three.
13. (a) Yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) One year. (b) One year. (c) None. (d) One year. (e) Premiums paid with 6% interest.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directly. (f) Yes. (g) Draws 3½% interest. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 1% amount insured. (f) Yes.
21. (a) No. (b) No. (c) Yes.
22. (b) For cash values. (c) No.
23. (b) For cash values. (c) No.

NORTHERN ASSURANCE COMPANY OF MICHIGAN,

Detroit, Mich.

Began business October 19, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy (maturing as an endowment at age 85), costing \$29.80 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proofs.

6. (a) Yes. (b) No. (c) Yes, 25 cents per \$1,000.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) May defer ninety days, except when used for payment of premiums. (d) Repaid at any time. (f) Not to exceed 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Within three years, or within term of extension. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Legal net reserve.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) Yes. (g) Draws 3½% interest. (h) No.

19. Six years.

20. (a) Yes, after three years, except cash value. (b) During term of extended insurance. (d) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 1% of sum insured. (f) Yes.

21. (a) Yes, ninety days. (b) No. (c) No.

22. (b) For cash values. (c) No.

23. (b) For cash values. (c) No.

* Not stated in policy.

NORTHERN LIFE INSURANCE COMPANY,

Seattle, Wash.

Began business July 24, 1906; stock company; issues participating and non-participating policies.

Twenty-payment life, five year option policy, with accident and health benefits, costing \$42.15 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes, 60 cents. Policy also contains several accident and health benefits for which an extra premium of \$5.45 per \$1,000 per annum is charged.
7. (a) Quinquennial. (b) Fifth. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) Cash.
9. One month; no interest.
10. (a) Life section, one year from date. (b) Yes.
11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; yes. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
15. No limit.
16. (a) Within five years. (b) Yes. (c) Not to exceed 6%. (d) Yes.
17. (a) None. (b) Permit required at any time. (c) None. (d) None.
18. (a) Yes. (b) Yes. (c) Yes. (d) At insured's option. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
19. No limit.
20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) No. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) No.

NORTHERN STATES LIFE INSURANCE COMPANY
Hammond, Ind.

Began business March 7, 1911; stock company; issue non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.12 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes; 25 cents per \$1,000.
9. Thirty-one days without interest.
10. (a) After one year. (e) No.
11. (a) After twentieth year. (b) Two years. (c) Any time. (d) Repaid at any time. (f) Not exceeding 6% in advance. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance, but insured may request premium loan to be automatic feature. (c) Two years.
13. (a) Yes; yes. (b) Yes; not exceeding 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No.
15. Six years.
16. (a) At any time. (b) Yes. (c) Not exceeding 6%. (d) Yes.
17. (a) No. (b) No. (c) No. (d) Return of premium during first policy year; no restrictions thereafter. (e) Premiums paid.
18. (a) Yes. (b) Yes. (c) Yes. (d) *. (f) *. (h) *.
19. Six years.
20. (a) Yes, after two years. (b) Thirty-one days. (c) Two. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) *.
21. (a) No. (b) No. (c) No.
22. (b) Yes. (c) *.
23. (b) Yes. (c) *.

* Not stated in policy.

NORTHWESTERN LIFE INSURANCE COMPANY,

Aberdeen, South Dakota.

Began business as a stock company in March, 1912; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.65 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. (a) No. (b) Yes. (c) No.
9. One month; 6%.
10. (a) One year from date. (b) Yes.
11. (a) Fourteenth. (b) Three. (c) *. (d) Repaid at any time. (f) 6%; in advance, or added to principal. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) *. (d) *.
15. No limit.
16. (a) Within three years. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) No. (b) Permit and extra premium required. (c) No. (d) One year. (e) Premiums paid.
18. (a) Yes. (b) Yes. (c) Yes. (d) No. (f) Yes. (g) No. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) No.
21. (a) Yes, six months. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

* Not stated in policy.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

Milwaukee, Wis.

Began business November 25, 1858; mutual; issues annual dividend policies only.

Ordinary life policy annual dividends, costing \$26.88 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if not corrected during lifetime.

2. Extended ins.; paid-up or prem. loan, if requested.

3. May or may not reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) Yes, varies according to age and plan.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) No. (k) In cash.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Fifteenth. (b) Two. (c) May defer ninety days unless for purpose of paying premiums. (d) Repaid at any time. (e) By dividend additions, yes. (f) Not to exceed 6%; no. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance; premium loans or paid up insurance, if requested. (c) Two.

13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) No. (c) No. (d) No. (e) No.

15. No limit.

16. (a) Five years. (b) Yes, or reinstated. (c) 5% on premium arrears. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Reserve on policy.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs, except under continuous installment option. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) Thirty-one days. (c) Two. (d) Net level, American, 3%. (e) Up to fifth year \$10 per \$1,000; thereafter charge shall diminish annually \$1 per \$1,000; entire reserve available at end of 15th year. (f) Yes. (g) Yes. (h) Yes.

21. (a) Ninety days. (b) No. (c) Yes.

22. (a) No. (b) For cash value. (c) No.

23. (a) Yes. (b) Yes. (c) Within 31 days. (d) Yes.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY,

Minneapolis, Minn.

Began business September 15, 1885; Mutual; issues annual dividend policies only.

Twenty-payment life policy, annual dividends, costing \$35.58 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. May or may not reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) Varies according to age.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No automatic provision. (g) No automatic provision.

(h) On any anniversary. (i) Yes. (j) No. (k) In cash.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (e) Yes. (f) 6%; in advance or added to principal. (g) Yes. (h) No.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) *. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes; on indebtedness may remain as a lien on policy. (c) *. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Draws at least 3½% interest. (h) *.

19. Five years.

20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes. (g) No. (h) Yes.

21. (a) Yes, sixty days. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

OCCIDENTAL LIFE INSURANCE COMPANY,

Albuquerque, N. M.

Began business January 1, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.26 annually per \$1,000 at age 35.

1. (a) No. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Premium loan.
3. At will.
4. No.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) No.
9. Thirty days; 6%.
10. (a) After one year. (b) No.
11. Twentieth. (b) Three. (c) At any time. (d) Re-paid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
12. (a) Yes. (b) Premium loan. (c) Three.
13. (a) Yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No.
15. Five years.
16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.
17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.
18. No provision.
19. Five years.
20. (a) Yes, after three years. (b) No limit stated (c) Three. (d) Full prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed 1% sum insured. (f) No. (h) No.
21. (a) No. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

* Not stated in policy.

OCCIDENTAL LIFE INSURANCE CO. OF CALIFORNIA,
Los Angeles, Cal.

Began business August 14, 1908; stock company; issues participating and non-participating policies.

Twenty payment life deferred dividend policy, costing \$36.22 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) *.
(d) *. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Deferred. (b) 20th. (c) No.

8. At end of twenty years dividend will be paid in cash, or converted into an annual income for life, or converted into paid-up insurance. If no election is made, dividends will be converted into an annual income for life. If policy is continued in force beyond the deferred dividend period, profits will be apportioned annually thereafter.

9. Thirty-one days; 6%.

10. (a) One year from date. (b) No.

11. (a) 20th. (b) Three. (c) At any time. (d) Repaid any time. (e) No. (f) 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. (a) Yes; yes. (b) Yes, or reinstated; 6%. (c) No provision.

14. (a) No. (b) No. (c) *. (d) *. (e) No.

15. No limit.

16. (a) Within five years. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured gives right. (e) Yes, after twenty years. (f) Yes. (g) Yes, after twenty years. (h) Yes.

19. No limit.

20. (a) Yes, after three years. (b) Three months. (c) Two for extended and paid-up insurance and for cash value. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes. (g) Yes, after twenty years. (h) Yes, after twenty years.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) Yes.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

OHIO NATIONAL LIFE INSURANCE COMPANY,

Cincinnati, Ohio.

Began business in 1910; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.99 annually per thousand at age 35.

1. (a) Yes. (b) Yes. (c) Representations; (d) No after first year. (e) Yes.

2. Extended insurance; premium if requested.

3. At will.

4. No provision.

5. Immediately upon receipt of proof.

6. (a) Rider will be attached; no. (b) Yes. (c) Yes; 25 cents annually; per \$1,000.

9. One month (not less than thirty days); without interest.

10. (a) After one year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer 30 days. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) Payment of \$30.00 per \$1,000 required. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after three years. (b) Month of grace. (c) One. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 1% sum insured. (f) Yes.

21. (a) May defer thirty days. (b) No. (c) No.

22. (b) May defer thirty days. (c) No.

23. (b) Yes. (c) No.

OHIO STATE LIFE INSURANCE COMPANY,

Columbus, Ohio.

Began business July 25, 1906; stock company; issues annual dividend and non-participating policies.

Twenty-payment life non-participating policy, costing \$29.39 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only in case age is understated.

2. Extended insurance; after three years premium loans, if requested.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. No provision; will attach rider.

9. One month; no interest.

10. (a) After one year. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer three months. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance; after three years' premium loans, if requested. (c) Three.

13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) Special written permit required at any time. (c) No. (d) One year. (e) Nothing.

18. (a) No. (b) Yes. (c) Yes. (d) No. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not more than 2½% of sum insured. (f) No.

21. (a) May defer three months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

OKLAHOMA NATIONAL LIFE INSURANCE COMPANY,

Oklahoma City, Okla.

Began business January, 1910; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.41 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. No provision.

9. One month; no interest.

10. (a) One year from date of issue. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) None.

18. (a) Yes. (b) Yes. (c) Yes. (d) No.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% sum insured. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

OLD COLONY LIFE INSURANCE COMPANY,

Chicago, Ill.

Began business June 18, 1907; stock company; issues non-participating policies only.

Twenty-payment endowment at 85, non-participating policy, costing \$31.11 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Yes.

4. Yes.

5. Immediately upon receipt of due proof.

6. (a) No. (b) Yes. (c) Varies according to age.

9. Thirty-one days, without interest charge, automatically, and, upon request, extension of 225 days, subject to interest and to deposit on account of premium.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Two. (c) Within sixty days. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Policy may be deposited with company, or loan endorsed thereon by the company at option of insured.

12. (a) Yes. (b) Extended insurance. (c) Two years.

13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) *

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, if no direction from insured to the contrary. (f) Yes. (g) Yes, draws $3\frac{1}{2}\%$ interest. (h) Yes.

19. No limit.

20. (a) Yes, after two years except cash value. (b) Thirty-one days. (c) Two years. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed $\frac{1}{2}$ of 1% of modified preliminary term reserve. (f) Yes.

21. (a) Yes; sixty days. (b) No. (c) No.

22. (b) Cash value. (c) Yes.

23. (b) Yes. (c) No.

*** Not stated in policy.**

OLD LINE LIFE INSURANCE COMPANY OF AMERICA,
Milwaukee, Wis.

Began business April 16, 1910; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.40 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
 2. Extended insurance.
 3. Consent of company required.
 4. No provision.
 5. Immediately upon receipt of due proof.
 6. (a) No. (b) Yes. (c) Varies according to age.
 9. One month; 5%.
 10. (a) One year from date. (b) No.
 11. (a) Twentieth. (b) Two. (c) May defer sixty days. (d) Repaid at any time. (f) 5%; yes, or added to principal. (g) Yes. (h) Yes.
 12. (a) Yes. (b) Extended insurance. (c) Two.
 13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.
 14. (a) No. (b) No. (c) *. (d) *.
 15. No limit.
 16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.
 17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.
 18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.
 19. No limit.
 20. (a) Yes, after two years, except cash value. (b) Grace. (c) Two.. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes.
 21. (a) May defer sixty days. (b) No. (c) No.
 22. (b) No. (c) No.
 23. (b) No. (c) No.
- * Not stated in policy.

OMAHA LIFE INSURANCE COMPANY,

Omaha, Neb.

Began business January 27, 1916; mutual; issues participating insurance only.

This company advised us that it has not published any book, but sent us a sample copy of its principal policy form. The contract is a most unusual form and we consider it open to serious criticism. It is issued in an amount of \$5,000, and the premium charged is \$191.70, based on a 20-Payment Life plan at age 35; but during the first year the insurance protection is only \$1,000; during the second year, \$2,000; during the third year, \$3,000, and during the fourth year, \$4,000 and \$5,000 after four years. It should be remembered that the assured has paid a premium each year from the start on the basis of \$5,000 of insurance, and that the policy is issued on the Preliminary term plan so that all the first year's premium can be used for expenses.

The policy states that the surrender values are based on the Combined Experience table at 4% interest. The cash and loan values exceed the Combined Experience 4% table of reserves after the seventh year, and at the end of the twentieth year, the cash and loan values are the full American 3% reserve.

Further particulars will be furnished upon request.

OREGON LIFE INSURANCE COMPANY,

Portland, Oregon.

Began business April 12, 1906; stock company; issued annual dividend and non-participating policies.

Twenty-payment life policy, annual dividend, costing \$36.60 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.
2. Paid-up insurance.
3. At will.
4. No provision.
5. Immediately upon receipt of satisfactory proof.
6. (a) No. (b) Yes. (c) No.
7. (a) Annual. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) No. (g) No. (h) *.
9. One month; 5%.
10. (a) After one year. (b) Yes.
11. (a) Tenth. (b) Three, but not available until the end of the third policy year. (c) At any time after the end of the third policy year. (d) *. (e) No. (f) 5%; in advance. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
15. No limit.
16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.
17. (a) One year. (b) Permit required; policyholder made member of "war class;" no extra premium in advance. (c) No. (d) One year. (e) Nothing.
18. (a) No. (b) Yes. (c) No. (d) Yes, if insured so directs. (e) No. (f) No. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) Cash value, no time limit; extended insurance within days of grace. (c) Three. (d) Mod. prel. term, American, 3½%. (e) No surrender charge after tenth year; charge prior thereto not stated. (f) No. (g) No. (h) No.
21. (a) No. (b) No. (c) Yes, after 10th year.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

OUR HOME LIFE INSURANCE COMPANY,
Jacksonville, Fla.

Began business April 15, 1910; stock company; issues annual dividend and non-participating policies.

Twenty-payment life annual dividend policy, costing \$35.32 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) To pay premiums, or left to accumulate.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) 15th. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 5%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Reserve on policy.

18. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) Yes. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years except cash value. (b) No limit. (c) Three. (d) Net level, American, 3%. (e) *. (f) No. (g) No. (h) No.

21. (a) Yes, ninety days. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) Yes. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

PACIFIC MUTUAL LIFE INSURANCE COMPANY,

Los Angeles, Cal.

Began business in January, 1868; stock company; issues annual dividend and non-participating policies only.

Twenty-payment life, annual dividend policy, costing \$37.30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proofs.
6. (a) Yes. (b) Yes. (c) Yes; 15 cents per \$1,000.
7. (a) Annual. (b) First. (c) Not after second premium.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Yes. (i) Yes. (j) No. (k) To purchase paid-up additions.
9. Thirty-one days; no interest.
10. (a) One year from date. (b) Yes.
11. (a) Twentieth. (b) Three. (c) May defer sixty days, except when used to pay premium. (d) Repaid at any time. (e) Yes. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
15. No limit.
16. (a) Within five years. (b) No. (c) 6%. (d) Yes.
17. (a) None. (b) Written permit required. (c) None. (d) One year. (e) Premiums paid.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, with consent of insured. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Full prel. term, American, 3%. (e) Not more than 2% of sum insured. (f) Yes. (g) Yes. (h) Yes.
21. (a) Yes; sixty days. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

PAN-AMERICAN LIFE INSURANCE COMPANY,

New Orleans, La.

Began business March 28, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating domestic policy, costing \$29.82 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month (not less than 30 days); no interest.

10. (a) After one year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer three months. (d) Repaid at any time. (f) 6%; in advance or added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No regular provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) Permit and extra premium required in time of war. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Only as insured directs. (f) Yes. (g) Yes.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Variable. (f) No.

21. (a) May defer ninety days. (b) No. (c) No.

22. (b) No. (c) Within three months.

23. (b) No. (c) No.

PENINSULAR-GUARDIAN LIFE AND ACCIDENT INSURANCE CO.,

Detroit, Mich.

Began business April, 1911; stock company; issues participating and non-participating policies.

Twenty-payment life non-participating policy, costing \$29.90 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Two. (c) Any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Five years. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) One-tenth of face of policy.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) Yes, after two years. (b) Month of grace. (c) Two. (d) Mod. Prel. Term, American, 3½%. (e) Not to exceed 2½% sum insured. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) For cash value. (c) No.

23. (b) For cash value. (c) No.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance and upon receipt of due proof of death of the insured, such loan insurance shall be applied to the cancellation of any indebtedness. A small annual premium, which varies according to age, is charged for each \$100 of loan insurance.

PENN MUTUAL LIFE INSURANCE COMPANY,

Philadelphia, Penn.

Began business May 25, 1847; mutual, issues annual dividend policies only.

Twenty-payment life policy annual dividends, costing \$36.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof and delivery of policy to the company.

6. (a) Yes. (b) Yes. (c) Yes, varies according to age.

7. (a) Annual. (b) First. (c) Yes, dividends for subsequent years not contingent upon payment of succeeding year's premiums.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) On any anniversary. (i) Yes. (j) No. (k) In cash.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Third. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (e) Yes. (f) 6%, payable when earned; if not paid when due may be added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums received.

18. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) Limited instalments are. (f) Yes. (g) Yes. (h) No provision, in practice yes.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Net level, American, 3%. (e) None. (f) Yes. (g) Yes. (h) Yes.

21. (a) Yes, sixty days. (b) No. (c) Yes.

22. (a) No. (b) For cash value. (c) No.

23. (a) Yes. (b) For cash value. (c) No. (d) Yes.

**PENNSYLVANIA MUTUAL LIFE INSURANCE COM-
PANY,**
Philadelphia, Pa.

Began business September 1, 1906; Mutual; issues ordinary and industrial policies.

Twenty-payment life non-participating policy, costing \$29.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Only in case age is understated.

2. None.

3. At will.

4. No provision.

5. Upon satisfactory proof.

6. No provision.

9. One month; 6%.

10. (a) After two years from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 5%; in advance, or may be added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) No regular automatic provision; company reserves right to elect.

13. No regular provision.

14. (a) No. (b) No. (c) No. (d) No.

15. No limit.

16. (a) Three years if extended insurance period has not expired. (b) Yes. (c) 6%. (d) Yes.

17. (a) Two years. (b) Consent of company required at any time. (c) Two years. (d) Two years. (e) Nothing.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) No; draws 3% interest. (h) No.

19. Two years.

20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) American, 3½%. (e) Not to exceed 2½% of sum insured, or at option of company, 1/5 of the reserve under policy. (f) No.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

PEOPLES LIFE INSURANCE COMPANY,
Chicago, Ill.

Began business October 8, 1909; stock company; issues both participating and non-participating policies.

Twenty-payment life participating policy, costing \$32.87 annually per \$1,000 at age 30.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Paid-up insurance.
3. At will.
4. No provision.
5. On receipt of due proof.
6. No provision.
7. (a) Annual. (b) Second. (c) No.
8. Payable in cash, no dividend options stated.
9. One month; 5%.
10. (a) After one year. (b) Yes.
11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; in advance. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) *. (d) No. (e) No.
15. No limit.
16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.
17. (a) One year. (b) Permit required at any time; policyholder becomes member of "Yearly War Class;" no extra premium required in advance. (c) None. (d) One year. (e) Nothing.
18. (a) No. (b) Yes. (c) No. (d) *. (e) No. (f) No. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) Month of grace. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% sum insured. (f) Yes. (g) Yes. (h) No.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

PEOPLES LIFE INSURANCE COMPANY,
Frankfort, Ind.

Began business in 1906; stock company; issues participating and non-participating policies.

Twenty-payment life non-participating policy (guaranteed premium reduction), costing \$39.33 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
 2. Extended insurance.
 3. At will.
 4. No provision; in practice, yes.
 5. Within thirty days and after receipt of due proofs of death of insured and of the interest of the claimant.
 6. (a) No. (b) Yes. (c) No; upon request of insured one-half face value will be paid in one sum in lieu of foregoing.
 9. Thirty days; no interest.
 10. (a) After one year. (b) Yes.
 11. (a) Fifth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) 5%; in advance. (g) Yes. (h) Yes.
 12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
 13. No provision.
 14. (a) No. (b) No. (c) Yes. (d) No.
 15. No limit.
 16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.
 17. (a) None. (b) Permit and extra premium required at any time. (c) None. (d) One year. (e) Premiums paid.
 18. (a) *. (b) Yes. (c) Yes. (d) *. (f) Yes. (g) Yes. (h) No.
 19. No limit.
 20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) None after fifth year. (f) No.
 21. (a) No. (b) No. (c) Yes.
 22. (b) No. (c) No.
 23. (b) No. (c) No.
- * Not stated in policy.

PEORIA LIFE INSURANCE COMPANY,

Peoria, Ill.

Began business February 17, 1908; stock company; issues participating and non-participating policies.

Twenty-payment life policy, annual dividend, costing \$36.45 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) *. (d) *. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) No. (b) Yes. (c) No.
7. (a) Annual. (b) First. (c) No, except for first dividend.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) In cash.
9. One month; no interest.
10. (a) After one year. (b) No.
11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance. (c) One.
13. (a) Yes. (b) Yes, not to exceed 6%. (c) Yes.
14. (a) No. (b) No. (c) *. (d) *. (e) No.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) *. (d) Yes.
17. (a) None. (b) None. (c) None. (d) One year. (e) One-tenth principal sum.
18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) No.
19. No limit.
20. Yes, after two years. (b) One month. (c) Two. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) Yes. (c) No. (d) No.

* Not stated in policy.

PHILADELPHIA LIFE INSURANCE COMPANY,
Philadelphia, Pa.

Began business in 1906; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$35.58 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes, \$1.87 per \$1,000. (c) Yes.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) Left to accumulate.
9. One month; no interest.
10. (a) After one year. (b) No.
11. (a) Tenth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 5%; in advance. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance. (c) Three.
13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 5%. (d) Yes.
17. (a) None. (b) None. (c) None. (d) One year. (e) Nothing.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (e) No. (f) Yes. (g) Yes. (h) Yes.
19. No limit.
20. Yes, after three years. (b) One month. (c) Three. (d) Full prel. term, American, $3\frac{1}{2}\%$. (e) Commencing tenth year, none prior thereto not exceeding 1% amount insured. (f) Yes. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**PHOENIX MUTUAL LIFE INSURANCE COMPANY,
Hartford, Conn.**

Began business May, 1851; mutual; issues annual dividend policies only.

Twenty-payment life policy, providing for endowment at age 85, annual dividends. Premium \$37.16 annually at age 30.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; or if requested, premium loans.

3. Election made in application.

4. Yes.

5. On receipt of due proofs.

6. Will attach rider. (a) Monthly life income. (b) Yes. (c) \$1.89 per \$1,000. A rider providing for waiver of premium only is also issued.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) In cash.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Tenth. (b) Second year loan value may go towards payment of second year's premium. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; if not paid in cash will be charged against principal. (g) Yes. (h) No.

12. (a) Yes. (b) Extended insurance; or premium loans upon request. (c) One.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) No. (d) No. (e) Yes.

15. No limit.

16. (a) At any time. (b) No. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise provided by special endorsement. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after payment of second year's premium. (b) Thirty-one days. (c) Two. (d) Net level, American, 3%. (e) Before 10th policy year, 1% of amount insured; thereafter no charge. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) Yes.

22. (a) No. (b) Yes. (c) No.

23. (a) Yes. (b) Yes. (c) No. (d) Yes.

PIONEER LIFE INSURANCE COMPANY OF AMERICA,
Kansas City, Mo.

Began business July 20, 1907; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.14 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans, if requested.

3. Consent of company required.

4. Yes.

5. Upon receipt of written proof.

6. (a) Yes. (b) Yes. (c) No.

9. One month; 6%.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance; premium loans, if requested. (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) Consent of company required. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) Yes, after two years. (b) *. (c) Two. (d) Full prel. term, American, 3½%. (e) 2½% of sum insured. (f) No. (h) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

**PIONEER LIFE INSURANCE COMPANY OF NORTH
DAKOTA,**

Fargo, North Dakota.

Began business September 30, 1907; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$31.10 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

9. One month; 6%.

10. (a) From date of issue. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) Within three years. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) One year. (b) Permit and extra premium required. (c) None. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) No provision; in practice, yes.

21. (a) Yes, six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

PITTSBURGH LIFE AND TRUST COMPANY,
Pittsburgh, Pa.

Began business January 1, 1903; stock company; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$32.78 annually per \$1,000 at age 35.

1. (a) No; unless required by law or requested. (b) Yes; unless application is attached. (c) Representations. (d) Not after two years. (e) Yes.

2. Extended insurance; or upon request in application, premium loans.

3. At will.

4. Yes, or to life plan.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes; \$1.59 annually per \$1,000.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) Yes. (k) To purchase paid-up additions.

9. Thirty-one days; 5%.

10. (a) After two years from date. (b) No.

11. (a) Twentieth. (b) One. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6%; in advance or added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance; or upon request in application premium loans. (c) Three.

13. (a) Yes; yes. (b) Repaid at any time. (c) Yes.

14. (a) No. (b) No. (c) *. (d) No. (e) Yes.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) Two years. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Thirty-one days. (c) Three for cash value. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of amount insured. (f) Yes. (g) Yes. (h) Yes.

21. (a) May defer six months. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

POSTAL LIFE INSURANCE COMPANY,

New York City, N. Y.

Began business June 2, 1905; stock company; issues annual dividend policies only.

Twenty-payment life participating policy, costing \$32.88 annually, (less $9\frac{1}{2}\%$ guaranteed dividend) per \$1,000 at age 35.

1. (a) *. (b) Yes. (c) *. (d) *. (e) Yes.
 2. Premium loan.
 3. At will.
 4. Yes.
 5. Upon receipt of due proof.
 6. (a) No. (b) Yes. (c) No extra premium.
 7. (a) Annual.† (b) First. (c) No.
 8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
 - (f) Yes. (g) Yes. (h) On any anniversary. (i) No.
 - (j) No. (k) *.
 9. Thirty days; 5%.
 10. (a) After one year. (b) Yes.
 11. (a) Fifteenth. (b) Two. (c) At any time. (d) Repaid at any time; yes. (f) Not to exceed 5%; in advance. (g) Yes. (h) Yes.
 12. (a) Yes. (b) Premium loan. (c) Three.
 13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.
 14. (a) Yes. (b) No. (c) No. (d) No. (e) No.
 15. No limit.
 16. (a) Three years. (b) Yes. (c) Not to exceed 5%.
 - (d) Yes.
 17. (a) None. (b) Permit required during two years.
 - (c) None. (d) Two years. (e) One-tenth principal sum.
 18. (a) *. (b) Yes. (c) *. (d) Yes. (f) No. (h) No.
 19. No limit.
 20. (a) Yes, after three years. (b) *. (c) Three.
 - (d) Select and ultimate, $3\frac{1}{2}\%$. (e) *. (f) *. (g) Yes.
 - (h) Yes.
 21. (a) *. (b) No. (c) Yes; after 15th year.
 22. (a) *. (b) No. (c) *.
 23. (a) Yes. (b) Six. (c) *. (d) Yes.
- * Not stated in policy.

† There is guaranteed each year beginning with first premium a dividend of $9\frac{1}{2}\%$ of the annual premium in addition to the usual contingent dividend.

**PRESBYTERIAN MINISTERS' FUND FOR LIFE
INSURANCE,**

Philadelphia, Pa.

Began business in 1759; Mutual; issues annual dividend policies only.

Ordinary life annual dividend policy costing \$24.24 annually per \$1,000 at age 35.

1. (a) No. (b) Yes; application is not attached, however. (c) Representations. (d) No. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) Paid-up insurance.

9. One year; no interest.

10. (a) From date of issue. (b) None.

11. (a) Third. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 4%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Yes; *. (b) Yes; *. (c) Yes.

14. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. No restrictions.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after three years. (b) One year. (c) Three. (d) Net level, American, 3%. (e) None. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) Yes.

22. (a) No. (b) No. (c) Yes.

23. (a) Yes. (b) Yes. (c) Yes. (d) Yes.

* Not stated in policy.

PROTECTIVE LEAGUE LIFE INSURANCE COMPANY,
Decatur, Ill.

Began business October 31, 1914, succeeding the Mutual Protective League, a fraternal order, which commenced business in 1897; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$35.70 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) No. (k) In cash.

9. Thirty-one days; 5%.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) Yes. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) One year. (b) Prohibited in time of war, liability limited to reserve. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) *. (e) Yes. (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not more than 1½% of sum insured. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

PROTECTIVE LIFE INSURANCE COMPANY,
Birmingham, Ala.

Began business September 16, 1907; stock company; issues non-participating and participating policies.

Twenty-payment life, participating policy, costing \$34.24 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Paid-up insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. No provision.
7. (a) Annual. (b) Fifth. (c) No.
8. No regular dividend options.
9. One month; no interest.
10. (a) After one year. (b) Yes.
11. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; if not paid when due will be added to principal. (g) Yes. (h) No.
12. (a) Yes, except premium loans. (b) Paid up. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
15. No limit.
16. (a) At any time. (b) Yes. (c) Not to exceed 6%. (d) Yes.
17. (a) None. (b) None. (c) None. (d) Two years. (e) Premiums paid.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) Yes. (g) Draws 3% interest. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) $1\frac{1}{2}\%$ sum insured. (f) No. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) Yes.
22. (a) No. (b) No. (c) Within two months.
23. (a) No. (b) No. (c) Within three months from default. (d) Yes.

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY,

Chattanooga, Tenn.

Organized in 1887; prior to 1917 it wrote accident and health insurance only; stock company; issues non-participating policies only.

Twenty-payment life (endowment at age 80) non-participating policy, costing \$30.90 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) No. (e) Yes.

2. Premium loans.

3. At will.

4. Yes.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No extra charge.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; no. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) Yes. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Permit and extra premium required. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Grace. (c) Two. (d) Full Preliminary Term, American $3\frac{1}{2}\%$. (e) *. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) For cash only. (c) No.

23. (b) For cash only. (c) No.

* Not stated in policy.

PROVIDENT LIFE AND TRUST COMPANY,

Philadelphia, Pa.

Report business done in 1915. **Stock Company:** Issues annual dividend policy in 1915.

1. **Yearly payment first-year subscription policy, costing \$26.45 annual for \$1,000 in 1915.**

2. **Yes** 1. **Yes** 2. **Representations** 3. **Not** 4. **Yes** 5. **Yes**

6. **Participating paid-up insurance.**

7. **May receive cash.**

8. **Provision for**

9. **Upon the written policy.**

10. **No provision.**

11. **1. Annual 2. First 3. No.**

12. **1. Yes 2. Yes 3. Yes 4. Yes 5. Yes 6. Yes**

13. **1. Yes 2. Yes 3. On any anniversary 4. Yes 5. Yes**

14. **1. Paid in cash unless otherwise required by law.**

15. **1. Thirty-one days 6%.**

16. **1. After one year 2. None.**

17. **1. 2. 3. Three 4. May defer ninety days except when need to pay premium 5. Repaid at any time 6. By additions 7. 6%: no 8. No, 1% face of policy not cash 9. Yes.**

18. **1. Yes, except premium loans 2. Paid-up in advance 3. Indiana extended insurance 4. Two.**

19. **No provision.**

20. **(a) No. (b) No. (c) No. (d) No. (e) No.**

21. **No limit.**

22. **(a) Within 3 years; in practice, at any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.**

23. **(a) None. (b) None. (c) None. (d) One year. (e) Not reserve.**

24. **(a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes.**

25. **(a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes.**

26. **(a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes.**

27. **(a) Yes, after two years, except cash value. (b) Sixty-one days. (c) Two. (d) Net level prem., American, 3 1/2%. (e) None for tenth and each succeeding year; 1% of face of policy for years 2 to 5 and decreasing \$2.00 a year until the tenth. (f) Yes. (g) Yes. (h) Yes.**

28. **(a) Yes, ninety days. (b) No. (c) Yes.**

29. **(a) No. (b) For cash value. (c) Within 30 days.**

30. **(a) Yes. (b) Yes. (c) No. (d) Yes.**

* Not stated in policy.

† Will lend to enable payment of second premium.

PROVIDENT LIFE INSURANCE COMPANY,
Des Moines, Iowa.

Began business August 1, 1913; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.67 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurantee.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. If insured becomes totally and permanently disabled either from injury or disease, upon surrender of the policy, one-half of the sum insured will be paid; or the company will continue the insurance and waive premium payments.

9. One month; no interest.

10. (a) One year from date. (b) Yes.

11. (a) 20th. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) None. (b) Written consent and extra premium required at any time. (c) Two years for intoxicants and narcotics. (d) One year. (e) Premiums paid.

18. No provision.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

21. (a) May defer six months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

PROVIDERS LIFE ASSURANCE COMPANY,
Chicago, Ill.

Began business February 18, 1916; stock company; issues non-participating ordinary and industrial policies.

Twenty-payment life, non-participating policy, costing \$30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Immediately upon receipt of due proof.
6. No provision.
9. Thirty-one days; 6%.
10. (a) One year from date. (b) No.
11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) No.
15. No limit.
16. (a) Within three years. (b) Yes. (c) Not to exceed 6%. (d) Yes.
17. (a) None. (b) None. (c) None. (d) One year. (e) Nothing.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed 2% of sum insured. (f) Yes.
21. (a) No. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

PRUDENTIAL INSURANCE COMPANY OF AMERICA,
Newark, N. J.

Began business in 1875; mutual company; issues annual dividend policies only.

Twenty-payment life, annual dividend policy, costing \$29.76 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No extra charge.

7. (a) Annual. (b) *. (Probably not before end of second year.) (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) *. (f) *. (g) *. (h) On any anniversary. (i) Yes. (j) No. (k) In cash.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Fifteenth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) No.

12. (a) Yes, except premium loans (b) Extended insurance. (c) One.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) *. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) One for extended insurance; three for paid-up and cash value. (d) Net level, American, 3½%. (e) Graded to fifteenth year. (f) Yes. (g) Yes. (h) Yes.

21. (a) Yes, ninety days. (b) No. (c) After fifteenth year.

22. (a) No. (b) For cash values. (c) Within three months from premium due date.

23. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

PUBLIC SAVINGS INSURANCE COMPANY OF AMERICA.

Indianapolis, Ind.

Began business January 3, 1910; stock company; issues ordinary non-participating and industrial policies.

Twenty-payment life non-participating policy, costing \$30.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision, but allowed in practice.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

9. Thirty-one days; no interest.

10. (a) After one year. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6% in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. Three years.

16. (a) At any time. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) None. (b) Permit required in time of war. (c) One year for violation of law. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) No. (d) *. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

PURITAN LIFE INSURANCE COMPANY.

Providence, R. I.

Began business November 12, 1907; stock company; issues participating and non-participating policies.

Twenty-payment life, participating policy, costing \$36.60 annually per \$1,000 at age 35:

1. (a) Made a part and may be attached. (b) Yes, if application be attached thereto. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual or quinquennial after fifth year, as elected in application. (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) On any anniversary. (i) No. (j) No. (k) Left to accumulate.

9. One month; 5%.

10. (a) After one year. (b) No, except fraud.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 5%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 5%. (c) No.

14. (a) No. (b) No. (c) *. (d) No. (e) No.

15. No limit.

16. (a) Three years during continued temporary insurance. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ sum insured. (f) No. (g) No. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

**REGISTER LIFE INSURANCE COMPANY OF IOWA,
Davenport, Iowa.**

Began business April 22, 1889; Mutual; issues annual dividend policies only.

Twenty-payment life policy annual dividends, costing \$36.03 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first two years. (e) Yes.
2. Extended insurance; or upon request, prior to default, premium loans.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. No provision.
7. (a) Annual. (b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) No. (h) Yes. (i) No. (j) No. (k) *.
9. Thirty-one days; no interest.
10. (a) After two years. (b) No.
11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance; premium loans if requested. (c) Two.
13. (a) Yes; *. (b) Yes; not to exceed 6%. (c) Yes.
14. (a) No. (b) Yes. (c) Yes. (d) *. (e) No.
15. No limit.
16. (a) Five years. (b) Yes, or reinstated. (c) Not to exceed 6%. (d) Yes.
17. (a) One year. (b) Liability of company limited to reserve at any time. (c) None. (d) One year. (e) Premiums paid.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
19. No limit.
20. (a) Yes, after two years. (b) Ninety days. (c) Two. (d) Full prel. term, American, 3%. (e) None. (f) No. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) Yes.
22. (a) No. (b) For cash value. (c) *.
23. (a) Yes. (b) Yes. (c) *. (d) Yes.

* Not stated in policy.

RELIANCE LIFE INSURANCE COMPANY,

Pittsburgh, Pa.

Began business May 4, 1903; stock company; issues non-articipating and annual dividend policies.

Twenty-payment life, annual dividend policy, costing \$6.21 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Fifty cents per \$1,000.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f)

10. (g) No. (h) Yes. (i) No. (j) No. (k) To purchase paid-up additions.

9. One month; 5%.

10. (a) From date of issue. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; yes, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) *. (d) *. (e) No.

15. No limit.

16. (a) Within three years. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Unless insured otherwise directs. (e) No. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not more than 2½% of sum insured. (f) No. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

RESERVE LOAN LIFE INSURANCE COMPANY,
Indianapolis, Ind.

Began business March 10, 1897; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.94 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Within twenty-four hours after receipt of due proof.
6. In case of total disability face of policy will be paid to insured; death due to certain accidents, double indemnity will be paid; (c) Yes; 20 cents per \$1,000.
9. Thirty-one days; no interest.
10. (a) One year from date. (b) No.
11. (a) 20th. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) Yes. (c) Yes. (d) No.
15. No limit.
16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.
17. (a) No. (b) Permit and extra premium required. (c) No. (d) One year. (e) Premiums paid.
18. (a) No. (b) Yes. (c) Yes. (d) No. (f) No. (h) No.
19. Five years.
20. (a) Yes, after two years, except cash value. (b) One month. (c) Three. (d) Mod. prel term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.
21. (a) Yes, ninety days. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

RÜCKFORD LIFE INSURANCE COMPANY,

Rockford, Ill.

Began business March 21, 1910; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.30 annually per \$1,000 at age 35. Policy can be exchanged for a participating form at end of twenty years.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision in policy, but company's practice is to allow such change without medical re-examination where insurance is not increased in amount.

5. Upon receipt of due proof.

6. Waiver of premiums only if requested.

9. One month; no interest.

10. (a) After one year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; yes, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) One year. (b) No. (c) One year. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2% of sum insured. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) For cash values. (c) Within three months from default.

23. (b) For cash values. (c) No provision.

ROMAN STANDARD LIFE INSURANCE COMPANY

Manistee, Mich.

Began business October 1, 1912; stock company; issues quinquennial dividend policies.

Twenty-payment life quinquennial dividend policy, costing \$26.89 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

7. (a) Quinquennial. (b) Fifth. (c) No.

8. Participating clause states that dividends will be paid at end of every five years in cash at option of insured—no other options stated.

9. One month; 6%.

10. (a) One year from date. (b) None.

11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) Yes. (b) No. (c) Yes. (d) *. (e) No.

15. No limit.

16. (a) Three years. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. No provision.

19. No limit.

20. (a) Yes, after three years. (b) No limit. (c) Three. (d) Mod. prel. term, American, 4%. (e) *. (f) *. (g) *. (h) Yes.

21. (a) *. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

ROYAL UNION MUTUAL LIFE INSURANCE CO.

Des Moines, Iowa.

Began business March 18, 1886; Mutual; issues participating policies only.

Twenty-payment life, deferred dividend policy, costing \$1.80 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not for first year. (e) Yes.

2. Paid-up insurance.

3. Must reserve right.

4. No provision in policy, in practice, yes.

5. Upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Deferred; annual after third year, if requested.

8. Twentieth. (c) Policy is paid up.

9. (a, b, c) After 20th year. (d) Yes. (e) Yes. (f)

(g) No. (h) On any anniversary. (i) No. (j) No.

10. In cash, or applied to purchase additional participating insurance if laws of state so require.

11. Thirty-one days; 6%.

12. (a) After one year from date. (b) Yes.

13. (a) Twentieth. (b) Three. (c) At end of year.

14. Repaid at any time. (e) Yes. (f) 6%; in advance added to principal. (g) Yes. (h) Yes.

15. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

16. No provision.

17. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) No.

18. No limit.

19. (a) At any time. (b) Yes, or reinstated. (c) 6%.

20. Yes, without expense to the company.

21. (a) Occupation two years. (b) Receipt and extra premium required. (c) *. (d) One year. (e) 10% face policy.

22. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Not stated. (f) Yes. (g) Yes, ½% interest paid. (h) No.

23. No limit.

24. (a) Yes, after three years. (b) Grace. (c) Three.

25. (a) Mod. prel. term, American, 3½%. (b) Not to exceed ½% sum insured. (f) Yes. (g) No. (h) Yes.

26. (a) No. (b) *. (c) No.

27. (a) No. (b) No. (c) No.

28. (a) No. (b) No. (c) No. (d) Yes.

ST. JOSEPH LIFE INSURANCE COMPANY,

St. Joseph, Mo.

Began business November 13, 1913; stock company; issues participating and non-participating policies.

Twenty-payment life, twenty-year deferred dividend policy, costing \$36.12 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. No provision.

3. Consent of company required.

4. No provision.

5. Immediately upon receipt of due proofs.

6. No provision.

7. (a) Deferred. (b) Twentieth. (c) No.

8. (a) Policy provides at end of twenty years that accumulated surplus apportioned to the policy can be withdrawn in cash.

9. One month; 8%.

10. (a) One year from date. (b) No.

11. (a) Nineteenth. (b) Three. (c) At any time. (d) * (e) No. (f) 6%; *. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) No automatic provision. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) *. (e) *.

18. (a) Yes; no instalment provisions in policy.

19. Five years.

20. (a) Yes, after three years. (b) Sixty days. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) No. (g) No. (h) No.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) *Yes.

* Not stated in policy.

SAN JACINTO LIFE INSURANCE COMPANY,

Beaumont, Tex.

Began business March 24, 1914; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.28 annually per \$1,000 at age 35.

1. (a) No. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) *. (d) *.

15. No limit.

16. (a) Within five years. (b) Yes, or reinstated. (c) 10%. (d) Yes.

17. (a) None. (b) Written consent of company required. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured 10 directs. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Six months. (c) Three. (d) Mod. prel. term, Actuaries' 4%. (e) Not to exceed 2½% of sum insured. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

SCANDIA LIFE INSURANCE CO.

Chicago, Ill.

Began business April 14, 1905; mutual; issues participating and non-participating policies.

Twenty-payment life annual dividend policy (endowment at age 65), costing \$34.42 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Participating paid-up endowment insurance.
3. At will.
4. Yes.
5. Upon receipt of due proofs.
6. (a) No. (b) Yes, 25 cents a thousand.
7. (a) Annual. (b) First. (c) Not after second premium.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) In cash.
9. Thirty-one days; no interest.
10. (a) One year from date. (b) No.
11. (a) Eleventh. (b) Three. (c) May defer 60 days. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Participating paid-up endowment insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) No. (e) No.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured has directed otherwise. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) Grace. (c) Three. (d) Net level prem.; American, 3 1/2%. (e) Not to exceed 1 1/5% of face of policy until eleventh year. (f) Yes. (g) Yes. (h) Yes.
21. (a) Yes, 60 days. (b) No. (c) Yes, after eleventh year.
22. (a) No. (b) For cash value. (c) No.
23. (a) Yes. (b) Yes. (c) No. (d) Yes.

SCRANTON LIFE INSURANCE COMPANY,

Scranton, Penn.

Began business in 1908; stock company; issues participating and non-participating policies.

Twenty-payment life endowment at age 80, costing \$34.48 annually per \$1,000 at age 33.

1. (a) Yes. (b) Yes. (c) Representatives. (d) Not after first 14 months. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

7. (a) Five-year distribution, and annually thereafter. (c) No.

8. Policy provides that dividends will be paid in cash. No other options stated.

9. One month; no interest.

10. (a) After fourteen months. (b) No.

11. (a) Fifth year in most forms. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Premiums paid.

18. No provision. Some contracts issued which make such provision.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

SECURITY LIFE INSURANCE COMPANY OF AMERICA,
Chicago, Ill.

Began business in 1902; stock company; issues non-participating policies only.

Twenty-payment economic life non-participating policy, costing \$29.83 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representatives. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. Will attach rider; extra premium charge not stated.

7. Thirty-one days; no interest.

8. (a) After one year. (b) No.

9. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) No

10. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

11. No provision.

12. (a) No. (b) No. (c) Yes. (d) *

13. Six years.

14. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

15. (a) None. (b) None. (c) One year. (d) One year. (e) Premiums paid.

16. (a) No. (b) Yes. (c) No. (d) *. (f) No. (h) No.

17. Six years.

18. (a) Yes, after three years. (b) Thirty-one days. (c) Three. (d) Full prel. term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) No.

19. (a) No. (b) No. (c) No.

20. (b) No. (c) No.

21. (b) No. (c) No.

* Not stated in policy.

SECURITY MUTUAL LIFE INSURANCE COMPANY, Binghamton, N. Y.

Began business in 1886; mutual; issues annual dividend policies only.

Twenty-payment life, participating policy, costing \$36.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans, if requested.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. Will attach rider on request. (a) No. (b) Yes.

(c) Yes; varies.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) Yes, upon request. (k) To purchase paid-up additions.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Fifteenth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (e) Yes. (f) 6%; yes.

(g) No. (h) Yes.

12. (a) Yes. (b) Extended insurance; premium loans, if requested. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes, if requested.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) Permit and extra premium required in time of war during first ten years. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) Yes. (g) Draws 8½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Select and ultimate, American, 3%. (e) Not to exceed 1% of sum insured, and any dividend additions. (f) Yes. (g) Yes. (h) Yes.

21. (a) Yes, sixty days. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) Yes. (b) No. (c) No. (d) Yes.

* Not stated in policy.

SECURITY LIFE INSURANCE COMPANY OF AMERICA

Chicago, Ill.

Began business in 1902; stock company; issues non-participating policies only.

Twenty-payment economic life non-participating policy, costing \$29.83 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representatives. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. Will attach rider; extra premium charge not stated

7. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) No

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *

15. Six years.

16. (a) At any time. (b) Yes, or reinstated. (c) 5% (d) Yes.

17. (a) None. (b) None. (c) One year. (d) One year (e) Premiums paid.

18. (a) No. (b) Yes. (c) No. (d) *. (f) No. (h) No.

19. Six years.

20. (a) Yes, after three years. (b) Thirty-one days (c) Three. (d) Full prel. term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

REGENT MUTUAL LIFE INSURANCE COMPANY,
Binghamton, N. Y.

Began business in 1886; mutual; issues annual dividend

Twenty-payment life, participating policy, costing \$36.22 annually per \$1,000 at age 35.

- i. (a) Yes. (b) Yes. (c) Representations. (d) Not
after first year. (e) Yes.

- ✓2. Extended insurance; premium loans, if requested.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. Will attach rider on request. (a) No. (b) Yes.

- c) Yes: varies.

7. (a) Annual. (b) First. (c) ~~Not~~ after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f)

- es. (g) Yes. (h) On any anniversary. (i) No. (j) Yes.

- pon request. (k) To purchase paid-up additions.

- 1) 9... Thirty-one days; no interest.

10. (a) One year from date. (b) Yes.

- ix. (a) Fifteenth. (b) Three. (c) May defer sixty

- ans. (d) Repaid at any time. (e) Yes. (f) 6%; yes.

- g) No. (h) Yes.

12. (a) Yes. (b) Extended insurance; premium loans.

- 1 requested. (c). Three:

- Ans. (a) Yes; yes. (b) Yes; 0%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) *. (e) Yes, if re-

- uested.

- 15. No limit.**

16. (a) At any time. (b) Yes, or reinstated. (c) 6%.

- 4b Yes. _____

17. (a) None. (b) Permit and extra premium required

- a time of war during first ten years. (c) None. (d) One

- Year. (e) Premiums paid.

918. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured

- therwise directs. (e) No. (f) Yes. (g) Draws $8\frac{1}{2}\%$

- interest. (h) No.

- d19. No limit. 1919-1920 1921-1922 1923-1924 1925-1926 1927-1928 1929-1930 1931-1932 1933-1934 1935-1936 1937-1938 1939-1940 1941-1942 1943-1944 1945-1946 1947-1948 1949-1950 1951-1952 1953-1954 1955-1956 1957-1958 1959-1960 1961-1962 1963-1964 1965-1966 1967-1968 1969-1970 1971-1972 1973-1974 1975-1976 1977-1978 1979-1980 1981-1982 1983-1984 1985-1986 1987-1988 1989-1990 1991-1992 1993-1994 1995-1996 1997-1998 1999-2000 2001-2002 2003-2004 2005-2006 2007-2008 2009-2010 2011-2012 2013-2014 2015-2016 2017-2018 2019-2020 2021-2022 2023-2024 2025-2026 2027-2028 2029-2030 2031-2032 2033-2034 2035-2036 2037-2038 2039-2040 2041-2042 2043-2044 2045-2046 2047-2048 2049-2050 2051-2052 2053-2054 2055-2056 2057-2058 2059-2060 2061-2062 2063-2064 2065-2066 2067-2068 2069-2070 2071-2072 2073-2074 2075-2076 2077-2078 2079-2080 2081-2082 2083-2084 2085-2086 2087-2088 2089-2090 2091-2092 2093-2094 2095-2096 2097-2098 2099-2100 2101-2102 2103-2104 2105-2106 2107-2108 2109-2110 2111-2112 2113-2114 2115-2116 2117-2118 2119-2120 2121-2122 2123-2124 2125-2126 2127-2128 2129-2130 2131-2132 2133-2134 2135-2136 2137-2138 2139-2140 2141-2142 2143-2144 2145-2146 2147-2148 2149-2150 2151-2152 2153-2154 2155-2156 2157-2158 2159-2160 2161-2162 2163-2164 2165-2166 2167-2168 2169-2170 2171-2172 2173-2174 2175-2176 2177-2178 2179-2180 2181-2182 2183-2184 2185-2186 2187-2188 2189-2190 2191-2192 2193-2194 2195-2196 2197-2198 2199-2200 2201-2202 2203-2204 2205-2206 2207-2208 2209-2210 2211-2212 2213-2214 2215-2216 2217-2218 2219-2220 2221-2222 2223-2224 2225-2226 2227-2228 2229-2230 2231-2232 2233-2234 2235-2236 2237-2238 2239-2240 2241-2242 2243-2244 2245-2246 2247-2248 2249-2250 2251-2252 2253-2254 2255-2256 2257-2258 2259-2260 2261-2262 2263-2264 2265-2266 2267-2268 2269-2270 2271-2272 2273-2274 2275-2276 2277-2278 2279-2280 2281-2282 2283-2284 2285-2286 2287-2288 2289-2290 2291-2292 2293-2294 2295-2296 2297-2298 2299-2300 2301-2302 2303-2304 2305-2306 2307-2308 2309-2310 2311-2312 2313-2314 2315-2316 2317-2318 2319-2320 2321-2322 2323-2324 2325-2326 2327-2328 2329-2330 2331-2332 2333-2334 2335-2336 2337-2338 2339-2340 2341-2342 2343-2344 2345-2346 2347-2348 2349-2350 2351-2352 2353-2354 2355-2356 2357-2358 2359-2360 2361-2362 2363-2364 2365-2366 2367-2368 2369-2370 2371-2372 2373-2374 2375-2376 2377-2378 2379-2380 2381-2382 2383-2384 2385-2386 2387-2388 2389-2390 2391-2392 2393-2394 2395-2396 2397-2398 2399-2400 2401-2402 2403-2404 2405-2406 2407-2408 2409-2410 2411-2412 2413-2414 2415-2416 2417-2418 2419-2420 2421-2422 2423-2424 2425-2426 2427-2428 2429-2430 2431-2432 2433-2434 2435-2436 2437-2438 2439-2440 2441-2442 2443-2444 2445-2446 2447-2448 2449-2450 2451-2452 2453-2454 2455-2456 2457-2458 2459-2460 2461-2462 2463-2464 2465-2466 2467-2468 2469-2470 2471-2472 2473-2474 2475-2476 2477-2478 2479-2480 2481-2482 2483-2484 2485-2486 2487-2488 2489-2490 2491-2492 2493-2494 2495-2496 2497-2498 2499-2500 2501-2502 2503-2504 2505-2506 2507-2508 2509-2510 2511-2512 2513-2514 2515-2516 2517-2518 2519-2520 2521-2522 2523-2524 2525-2526 2527-2528 2529-2530 2531-2532 2533-2534 2535-2536 2537-2538 2539-2540 2541-2542 2543-2544 2545-2546 2547-2548 2549-2550 2551-2552 2553-2554 2555-2556 2557-2558 2559-2560 2561-2562 2563-2564 2565-2566 2567-2568 2569-2570 2571-2572 2573-2574 2575-2576 2577-2578 2579-2580 2581-2582 2583-2584 2585-2586 2587-2588 2589-2590 2591-2592 2593-2594 2595-2596 2597-2598 2599-2600 2601-2602 2603-2604 2605-2606 2607-2608 2609-2610 2611-2612 2613-2614 2615-2616 2617-2618 2619-2620 2621-2622 2623-2624 2625-2626 2627-2628 2629-2630 2631-2632 2633-2634 2635-2636 2637-2638 2639-2640 2641-2642 2643-2644 2645-2646 2647-2648 2649-2650 2651-2652 2653-2654 2655-2656 2657-2658 2659-2660 2661-2662 2663-2664 2665-2666 2667-2668 2669-2670 2671-2672 2673-2674 2675-2676 2677-2678 2679-2680 2681-2682 2683-2684 2685-2686 2687-2688 2689-2690 2691-2692 2693-2694 2695-2696 2697-2698 2699-2700 2701-2702 2703-2704 2705-2706 2707-2708 2709-2710 2711-2712 2713-2714 2715-2716 2717-2718 2719-2720 2721-2722 2723-2724 2725-2726 2727-2728 2729-2730 2731-2732 2733-2734 2735-27

20. (a) Yes, after three years, except cash value. (b)

- Three months. (c) Three. (d) Select and ultimate; Ameri-

- an, 3%. (e) Not to exceed 1% of sum insured, and any

- Dividend additions: (f) Yes; (g) Yes; (h) Yes.

21. (a) Yes, sixty days. (b) No. (c) No.

22. (a) No. 44 (b) No. 46 (c) No. 48

23. (a) Yes. (b) No. (c) No. (d) Yes.

* Not stated in policy.

SOUTHEASTERN LIFE INSURANCE COMPANY, Greenville, S. C.

Began business January 1, 1904; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$20.62 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
 2. Premium loans.
 3. At will.
 4. No provision.
 5. Immediately upon receipt of due proofs.
 6. No provision in this form of policy.
 9. Thirty days; no interest.
 10. (a) One year from date. (b) No.
 11. (a) Twentieth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (f) *; yes. (g) Yes. (h) Yes.
 12. (a) Yes. (b) Premium loans. (c) Three.
 13. (a) Yes; yes. (b) Yes; *. (c) Automatic.
 14. (a) No. (b) No. (c) Yes. (d) No.
 15. No limit.
 16. (a) At any time. (b) Yes, or reinstated. (c) *. (d) Yes.
 17. (a) None. (b) No. (c) No. (d) One year. (e) Premiums paid.
 18. No provision in this form of policy.
 19. No limit.
 20. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel. term, Actuaries' 4%. (e) Not more than 1½% sum insured. (f) No.
 21. (a) Yes, sixty days. (b) No. (c) No.
 22. (b) No. (c) No.
 23. (b) No. (c) No.
- * Not stated in policy.

SOUTHERN CO-OPERATIVE LIFE INSURANCE CO.,

Forth Worth, Tex.

Began business August 19, 1913; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) Second. (c) Yes.

8. The only dividend option stated in the policy provides for applying the dividend towards the payment of any premium or premiums due, or to become due, more than thirty days after the approval of dividend.

9. One month; 5%.

10. (a) One year from date. (b) Yes.

11. The loan clause provides that policy loans can only be made for the sole purpose of the payment of premiums due, or to become due, and shall be so applied; interest on loans 5% in advance.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

14. (a) Yes. (b) No. (c) Yes. (d) No. (e) No.

15. One year.

16. (a) Within three years, or thereafter by special arrangement. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) Permit and extra premium required at any time. (c) No. (d) One year. (e) Premium received.

18. (a) Yes. (b) Yes. (c) No. (d) No, unless insured gives right. (e) No. (f) No. (h) Yes.

19. Five years.

20. (a) No. (b) Paid-up insurance one month; extended insurance one year. (c) Three. (d) Full prel. term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) No. (g) No. (h) No.

21. (a) May defer six months. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

SOUTHERN INSURANCE COMPANY,

Nashville, Tenn.

Began business September 1, 1909, commenced writing life business in February, 1911; stock company; issues non-participating, ordinary, and industrial policies.

Twenty-payment life, non-participating policy, costing \$30 annually per \$1,000 at age 35.

1. (a) No. (b) No. (c) Representations. (d) Net after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) No.
9. Thirty-one days; no interest.
10. (a) After one year. (b) Yes.
11. (a) Fourteenth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) Yes. (b) No. (c) Yes. (d) Yes.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (e) Not to exceed 6%. (d) Yes.
17. (a) None. (b) Permit required at any time. (c) None. (d) One year. (e) One-half premiums paid.
18. No provision.
19. No limit.
20. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Mod. prel. term, American, 4%. (e) *. No surrender charge after fourteenth year, when reserve is somewhat higher than American 4% table. (f) No.
21. (a) No. (b) No. (c) Yes, after 14th year.
22. (b) No. (c) No.
23. (b) No. (c) Yes, within 30 days after grace expires.

* Not stated in policy.

SOUTHERN LIFE AND TRUST COMPANY,
Greensboro, N. C.

Began business July 1, 1903; stock company; issues annual dividend and non-participating policies.

Twenty-payment life annual dividend policy, costing \$36.30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance; premium loan if requested.
3. At will.
4. Yes.
5. Upon receipt and approval of proofs.
6. (a) Yes. (b) Yes. (c) Yes, 40 cents per \$1,000.
7. (a) Annual. (b) First. (c) Yes.
8. (a) Only when all premiums have been paid. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) To reduce premium.
9. Thirty-one days; no interest.
10. (a) One year from date. (b) No.
11. (a) 20th. (b) Three. (c) May defer six months except for purpose of paying premiums. (d) Repaid at any time. (e) Yes. (f) 6%; no, at next premium anniversary. (g) Yes. (h) No.
12. (a) Yes. (b) Extended insurance, or if requested, premium loans. (c) Three.
13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.
17. (a) No. (b) Disability provision void if assured engages in military or naval service. (c) No. (d) One year. (e) Premiums paid.
18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured gives right. (e) Yes. (f) No. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American, 3 1/4%. (e) *. (f) Yes. (g) Yes. (h) Yes.
21. (a) May defer six months. (b) No. (c) No.
22. (a) No. (b) For cash value. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**SOUTHERN STATES LIFE INSURANCE COMPANY
OF ALABAMA,**

Executive Offices, Atlanta, Ga.

Began business May 1, 1906; stock company; issues annual dividend and non-participating policies.

Twenty-payment life annual dividend policy, costing \$36.22 annually for \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.

2. Premium loan.

3. At will.

4. Yes.

5. Immediately upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) First year after renewal. (e) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.
(f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) Yes. (k) Left to accumulate.

9. Thirty-one days; no interest.

10. (a) From date of issue. (b) Yes.

11. (a) Twentieth. (b) Two. (c) Company may defer loan for 90 days, except when used to pay premiums. (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) No provision for cash surrender value. (h) No.

12. (a) Yes, except cash value. (b) Premium loan. (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes.

15. No limit.

16. (a) At any time if not surrendered to the company. (b) Yes, or reinstated. (c) Yes. (d) Yes.

17. (a) No. (b) Two years in time of war. No restrictions after insured has attained the age of 40. Prior thereto certain restrictions applied. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) No time limit. (c) Two. (d) Mod. pref. term, American, 3½%. (e) *. (f) *. (g) *. (h) *.

21. No provision.

22. (a) Yes. (b) No. (c) No.

23. (a) Yes. (b) No. (c) No. (d) Yes.

* Not stated in policy.

SOUTHERN UNION LIFE INSURANCE COMPANY,

Waco, Texas.

Began business June 7, 1909; stock company; issues non-participating policies only.

Twenty-payment coupon bond non-participating policy providing for twenty guaranteed dividends; premium \$39.03 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans upon request.

3. At will.

4. No provision.

5. Immediately upon approval of proofs.

6. (a) No. (b) Yes. (c) No.

7. Thirty-one days; no interest.

8. (a) After one year. (b) No.

9. (a) Twentieth. (b) Three. To obtain loan value at the end of second or any subsequent year, premiums must be paid in full to anniversary of insurance next succeeding the date when loan is made. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; in advance, or may be added to principal. (g) Yes. (h) Yes.

10. (a) Yes. (b) Extended insurance; premium loans upon request. (c) Two.

11. (a) Yes; yes. (b) Yes, or reinstated; *. (c) Yes.

12. (a) No. (b) No. (c) Yes. (d) *.

13. No limit.

14. (a) At any time during continued temporary insurance. (b) Yes. (c) 5%. (d) Yes.

15. (a) No. (b) No. (c) No. (d) *. (e) *.

16. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) Yes. (g) No. (h) No.

17. No limit.

18. (a) Yes, after two years. (b) Six months. (c) Two. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes. (g) No. (h) No.

19. (a) No. (b) *. (c) No.

20. (a) No. (b) No. (c) Within five months.

21. (a) No. (b) No. (c) Within six months from premium default. (d) No.

*Not stated in policy.

STANDARD LIFE INSURANCE COMPANY,

Atlanta, Ga.

Began business March 24, 1914; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.25 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Paid-up insurance.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. No provision.

9. One month; 6%.

10. (a) Two years from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) During lifetime. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Consent of company required. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Mod. prel. term, American, 3%. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

STANDARD LIFE INSURANCE COMPANY,

Des Moines, Iowa.

Began business 1909; Mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$2.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No.
e) Yes.

2. Extended insurance.

3. At will.

4. No provision, in practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

f) No provision. (g) No provision. (h) Yes. (i) No.

j) No. (k) To purchase paid-up additions.

9. One month; no interest.

10. (a) From date of issue except for fraud. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d)

(e) Yes. (f) Not to exceed 6%; in advance. (g) Yes.

(h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *. (e) No.

15. One year.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year.

(e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured
so directs. (e) No. (f) Yes. (g) Yes. (h) No.

19. One year.

20. (a) Yes, after three years. (b) Three months. (c)
Three. (d) Mod. prel. term, Actuaries' 4%. (e) *. (f) No.
(g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) Within three months.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**STANDARD LIFE INSURANCE COMPANY OF
AMERICA,**

Pittsburgh, Penn.

Began business April, 1911; stock company; issues non-participating policies.

Ordinary life, guaranteed premium reduction policy, costing \$28.11 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) *. (d) *. (e) Yes.
2. Paid-up insurance.
3. At will.
4. No provision.
5. Upon receipt of satisfactory proof.
6. Rider attached. (a) Life income. (b) Yes. (c) Stated in rider.
9. Thirty-one days; 5%.
10. (a) After one year. (b) No.
11. (a) *. (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) 6%; in advance. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) *. (e) No.
15. No limit.
16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.
17. (a) No. (b) No. (c) No. (d) One year. (e) Net reserve on policy.
18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) Yes. (g) No. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) Days of grace. (c) Three. (d) Full prel. term, American, 3½% table. (e) *. (f) No. (g) No. (h) No.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) For cash value. (c) No.
23. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

STATE LIFE INSURANCE COMPANY,

Great Falls, Montana.

Began business April 1, 1914; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing 0.66 annually per \$1,000 at age 35.

1. (a) Made a part, not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. Consent of company required.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) No. (b) Yes. (c) No.

9. One month; no interest.

10. (a) One year from date. (b) None.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Paid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) *.
1) Yes.

17. (a) None. (b) None. (c) None. (d) One year.
2) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless insured lives right; (f) Yes. (g) Yes; draws 3½% interest; (h) 9%.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *.
f) *.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

STATE LIFE INSURANCE COMPANY,
Indianapolis, Ind.

Began business September 4, 1894; Mutual; issues participating and non-participating policies.

Twenty-payment life policy, annual dividends, costing \$38.09 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of proof and of interest of claimant.

6. (a) No. (b) Yes. (c) No.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.

(f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) Left to accumulate.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Twentieth; subject to surrender charge. (b) Two. (c) At any time if requested within thirty-one days of anniversary date; otherwise company may defer three months. (d) Repaid at any time. (e) Yes. (f) 5%; in advance. (g) No. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Five years. (b) Yes, or reinstated. (c) Yes. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years. (b) Grace. (c) Two. (d) Mod. prel. term, American, 3%. (e) Not to exceed $\frac{1}{2}$ of 1% sum insured. (f) Yes. (g) No. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

The above analysis was printed in our 1914 volume; we asked the company if any correction was necessary to bring it up to date, but no reply was received.

STATE MUTUAL LIFE ASSURANCE COMPANY, Worcester, Mass.

Began business June 1, 1845; Mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, and if discovered during lifetime of insured, adjustment of premium will be made.

2. Paid-up insurance, extended if requested; provision also made for automatic payment of premiums by dividends.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Varies according to age.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

(f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) Left to accumulate.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Tenth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) According to policy, yes, but in practice, no.

12. (a) Yes. (b) Paid-up insurance, extended if requested; provision also made for automatic payment of premiums by dividends. (c) Two.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) No. (d) No. (e) Yes.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) One year. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured gives right. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) Thirty days. (c) Two. (d) Net level, American, 3%. (e) \$10 for each \$1,000 insurance at end of second year, and decreasing thereafter by \$1.25; no charge tenth year and thereafter. (f) Yes. (g) Yes. (h) Yes.

21. (a) May defer ninety days. (b) No. (c) Yes.

22. (a) Yes. (b) For cash value. (c) Yes.

23. (a) Yes. (b) Yes. (c) No. (d) Yes.

SUN LIFE INSURANCE COMPANY OF AMERICA,
 (Formerly Immediate Benefit Life.)
 Baltimore, Md.

Began business March 1, 1897; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.85 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first two years. (e) Only if understated.

2. Paid-up insurance.

3. At will.

4. No provision.

5. Upon satisfactory proof.

6. No provisions.

9. Thirty days; *

10. (a) After two years from date. (b) Yes.

11. (a) *. (b) Three. (c) May defer sixty days. (d) *. (f) 5% in advance (loan value of any year is 90% of the cash value; all premiums due on or before date of making loan must be duly paid. (g) No. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) *. (d) *

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) Two years. (b) Permit and extra premium required at any time. (c) *. (d) *

18. No provisions.

19. No limit.

20. (a) Yes, after three years. (b) 60 days. (c) Three. (d) Net level, American, $3\frac{1}{2}\%$. (e) *. (f) *.

21. (a) No. (b) Yes. (c) No.

22. (b) No. (c) *.

23. (b) No. (c) No.

* Not stated in policy.

The above analysis was printed in our 1916 volume; we asked the company if any correction was necessary to bring it up to date, but no reply was received.

SURETY FUND LIFE COMPANY,

Minneapolis, Minn.

Began business as an assessment association in 1898; licensed as a legal reserve company October 26, 1915; stock company and issues non-participating policies only.

Twenty-payment life (with additions), non-participating policy, costing \$32.83 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No.

9. One month; 6%.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer three months. (d) Repaid at any time. (f) not to exceed 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) *. (d) *.

15. No limit.

16. (a) Within three years. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None. (b) Permit and extra premium required. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 4% interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three. (d) Full prel. term, American, 3 $\frac{1}{2}$ %. (e) Not more than 1% of sum insured. (f) No.

21. (a) Yes, three months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

TEXAS LIFE INSURANCE COMPANY,

Waco, Texas.

Began business April 1, 1901; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if understated.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

7. (a) Annual. (b) Tenth. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) * (f) Yes.

(g) Yes. (h) Yes. (i) Yes. (j) No. (k) In cash.

9. One month; no interest.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Three; to obtain loan value for any given year ensuing year's premium must be paid. (c) At any time. (d) Repaid at any time. (e) No. (f) 5%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) First.

13. No provision.

14. (a) No. (b) No. (c) *. (d) No. (e) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) *. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) No. (b) One month. (c) Three. (d) Full prel. term, American, 3%. (e) *. (f) Yes. (g) No. (h) Yes.

21. (a) Yes, after three years. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) Yes. (c) No. (d) No.

* Not stated in policy.

The above analysis was printed in our 1914 volume; we asked the company if any correction was necessary to bring it up to date, but no reply was received.

TOLEDO TRAVELERS LIFE INSURANCE COMPANY,

Toledo, O.

Began business April 1, 1914; stock company; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$32.43 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes, up to tenth year.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

(f) No provision, in practice, yes. (g) No provision, in practice, yes. (h) At end of policy year. (i) No. (j) No.

(k) To purchase paid-up additions.

9. One month; 6%.

10. (a) One year from date. (b) No.

11. (a) Twentieth year. (b) Two years, except solely to pay premiums which is granted after one year. (c) May defer six months, excepting where loan is made for the sole purpose of paying premium due. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) One.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Within three years. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) Permit an extra premium required in time of war during first year. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) One month. (c) One for extended insurance and two for paid-up and cash values. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes. (g) Yes. (h) Yes.

21. (a) Yes, six months. (b) No. (c) No.

22. (a) No. (b) No. (c) No provision.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

TRAVELERS INSURANCE COMPANY,

Hartford, Conn.

Began business July, 1866; stock company; issues no participating policies only.

Twenty-payment life, non-participating policy, costing \$28.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first year. (e) Yes.
 2. Extended insurance.
 3. At will.
 4. Will attach rider upon request.
 5. Immediately on receipt of due proofs.
 6. (a) Yes. (b) Yes. (c) Twenty-five cents annually per \$1,000.
 9. Thirty-one days; no interest.
 10. (a) After one year. (b) No.
 11. (a) Fifteenth. (b) Three. (c) On demand. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) Yes.
 12. (a) Yes, except premium loans. (b) Extended insurance. (c) One.
 13. No provision.
 14. (a) No. (b) No. (c) Yes. (d) No.
 15. No limit.
 16. (a) At any time unless surrendered for cash value (b) Yes, or reinstated. (c) 5%. (d) Yes.
 17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums received.
 18. (a) Yes. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No provision, in practice; yes.
 19. No limit.
 20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Net level, American, $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ sum insured. (f) Yes.
 21. (a) No. (b) No. (c) No.
 22. (b) For cash values. (c) Within three months of lapse.
 23. (b) Yes. (c) Within three months of lapse.
- * Not stated in policy.

TWIN CITY LIFE INSURANCE COMPANY,

St. Paul, Minn.

Began business February 17, 1913; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing 1.10 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) Not to exceed 6% in advance, r added to principal. (g) Yes. (h) No.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) No. (d) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) One year. (b) One year. (c) Violation of law, one year. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) No surrender charge on paid-up and extended insurance; charge on cash value not to exceed $\frac{1}{2}$ of 1% of face of policy. (f) Yes.

21. (a) Yes, 90 days. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

TWO REPUBLICS LIFE INSURANCE COMPANY.

El Paso, Texas.

Began business February 8, 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.68 annually per \$1,000 at age 35.

1. (a) No. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if age is understated.

2. Extended insurance.

3. At will.

4. Yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No.

9. One month; no interest.

10. (a) After one year. (b) Yes.

11. (a) Twentieth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (e) 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. No provision.

14. (a) No. (b) No. (c) No. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) Written permit required. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (h) No.

19. No limit.

20. (a) Yes, after two years. (b) One month. (c) Two. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

UNION CENTRAL LIFE INSURANCE COMPANY,
Cincinnati, Ohio.

Began business March 28, 1867; stock company; issues annual dividend policies only.

Twenty-payment life policy, annual dividends, costing \$33.13 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Varies according to age.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) No. (h) On any anniversary. (i) Yes. (j) No. (k) To purchase paid-up additions.

9. Thirty-one days; 6%.

10. (a) After one year. (b) Yes.

11. (a) Fifteenth, unless company exercises option to deduct 1/10 of 1% sum insured. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (e) Yes. (f) 6%; in advance, discounted. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) No. (d) No. (e) No.

15. No limit.

16. (a) Three years. (b) Yes, or reinstated. (c) 6%.

(d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums received.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (e) Yes. (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Days of grace. (c) Three. (d) Net level, American, 3 1/2%. (e) Not to exceed 1 1/2% sum insured, and decreasing annually until fourteenth year, after which at option of company 1/10 of 1% sum insured. (f) Yes. (g) No. (h) Yes.

21. (a) Yes, sixty days. (b) No. (c) Yes; after 15th year.

22. (a) Yes. (b) No. (c) No.

23. (a) Yes. (b) No. (c) No. (d) Yes.

UNION MUTUAL LIFE INSURANCE COMPANY, **Portland, Me.**

Began business October 1, 1849; Mutual; issues annual dividend policies only.

Twenty-payment life policy, annual dividends, costing \$36.37 annually per \$1,000 at age 35.

1. (a) Made a part not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) First. (c) Yes, until third year.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) In cash.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) *. (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) 5%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. (a) Yes. (b) Yes, 5%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

15. No limit.

16. (a) At any time during continued temporary insurance. (b) Yes. (c) 5%. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Nothing.

18. (a) No. (b) Yes. (c) No. (d) Yes. (e) No. (f) Yes. (g) No; 3%; interest paid. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Two months. (c) Three. (d) Net level, American, 3%. (e) Not to exceed 2½% sum insured. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) Yes.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

UNION PACIFIC LIFE INSURANCE COMPANY, **Portland, Ore.**

Began business as the First National Life Assurance Society of Tacoma, Wash., on January 2, 1908; name changed to above and headquarters removed to Portland on August 1, 1915; stock company; issues non-participating policies only.

Twenty-payment life, guaranteed survivorship investment and policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) No. (b) Yes. (c) No.

9. One month; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) Within three years. (b) Yes, or reinstated. c) 6%. (d) Yes.

17. (a) None. (b) Permit required at any time. (c) None. (d) One year. (e) Cash premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Grace. (c) Three. d) Full prel. term, American, 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

Note.—The company agrees to set aside \$6.61 per \$1,000 from every annual renewal premium received on the policy, and improve this fund with interest at the rate of 3½% per annum compounded annually. It further agrees to distribute the entire fund among surviving policyholders of this class, whose due premiums have been paid.

UNITED LIFE AND ACCIDENT INSURANCE COMPANY,
Concord, N. H.

Began business July 14, 1914; stock company; issues non-participating policies only.

Twenty-payment Life Triple Indemnity Policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. In consideration of \$5.00, which sum is included in the premium mentioned above, the company agrees to pay the assured a weekly indemnity of \$10.00, not exceeding 52 weeks, in case of total disability caused during the premium payment period directly and exclusively by bodily injury sustained solely through accidental means and \$5.00 thereafter during entire period of such total disability. This indemnity is entirely independent of life insurance under this policy. The contract further provides for double indemnity in case the assured dies before age 70 through external, violent and accidental means resulting in death within three months after the accident, and for triple indemnity in event of the death of the assured occurring before age 70, if occasioned by accidental means while he is in or on a public conveyance provided by a common carrier, in a completed building which burns or collapses, or in consequence of a cyclone, tornado, the explosion of a steam boiler, or being struck by lightning resulting in such death within three months thereafter. None of these benefits apply in case the accidents mentioned occur during military or naval service in time of war.

9. Thirty-one days; no interest.

10. (a) One year from date. (b) None.

11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 6%; Yes. (g) Yes. (h) Not stated.

12. (a) Yes. (b) Premium loans. (c) Two.

13. (a) Yes; yes. (b) Yes; 8%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Not stated.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) No. (b) Permit and extra premium required. Where this is not obtained, policy remains in force, but assured becomes indebted to the company for \$50 per \$1,000, which, together with interest at 6%, compound annually, shall be deducted in any settlement of the policy. (c) No. (d) One year. (e) Reserve.

18. Only option is for immediate benefit of \$125.00 per \$1,000 and a monthly income thereafter of \$5.00 for a period of twenty years, if requested by the assured. This benefit cannot be commuted by the beneficiary. If the latter should die before the full period for which the monthly income is payable, and there be no contingent beneficiary, the monthly instalments remaining will be commuted at 3½%, compound interest, and paid in one sum to the beneficiary's estate.

19. No limit.

20. (a) Yes, after two years. (b) Not stated. (c) Two. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% per \$1,000. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

UNITED STATES LIFE INSURANCE COMPANY,
New York, N. Y.

Began business March 4, 1850; stock company; issues non-participating policies only.

Twenty-payment non-participating policy, costing \$30.01 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. No provision.
9. One month; 6%.
10. (a) After one year. (b) No.
11. (a) Fifteenth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) No. (d) Yes.
15. No limit.
16. (a) Three years. (b) Yes, or reinstated. (c) 6%.
d) Yes.
17. (a) One year. (b) One year. (c) None. (d) One year. (e) Premiums received.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directly. (f) No. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Net level, American, $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) Yes.
21. (a) No. (b) No. (c) Yes.
22. (b) No. (c) No.
23. (b) No. (c) No.

VOLUNTEER STATE LIFE INSURANCE COMPANY,
Chattanooga, Tenn.

Began business November 3, 1903; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.52 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. Yes, except continuous instalment and continuous monthly income plans.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) None charged.

9. Thirty-one days; no interest.

10. (a) One year. (b) Yes.

11. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) No policy endorsed and returned.

12. (a) Yes. (b) Premium loan. (c) Two.

13. (a) Yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 6%. (d) Yes.

17. (a) None; one year except military or naval service in time of war. (b) Permit required in time of war. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, except on written authority of insured. (f) Yes. (g) Yes. (h) Yes if \$1,000 or more.

19. No limit.

20. (a) Yes, after two years. (b) Grace. (c) Two. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No; but in practice yes.

23. (a) No. (b) Yes. (c) No. (d) No.

* Not stated in policy.

WEST COAST-SAN FRANCISCO LIFE INS. CO.,

San Francisco, Cal.

Began business February 9, 1915 (formed by merging West Coast Life and San Francisco Life Insurance Companies); stock company; issues participating and non-participating policies.

Twenty-payment life, non-participating policy, costing \$30.62 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; but freely allowed.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes; 50 cents per \$1,000.

9. Thirty days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. One year.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Permit and extra premium required in time of war. (c) None. (d) One year. (e) 5% principal sum.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (f) No. (h) No.

19. One year, except as otherwise proscribed by statute.

20. (a) Yes, after three years, except cash value. (b) Two months. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not more than amount allowed by law of state in which policy is issued. (f) No.

21. (a) Yes; 90 days. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

WESTERN & SOUTHERN LIFE INSURANCE COMPANY,

Cincinnati, Ohio.

Began business April 30, 1888; stock company; issues industrial and ordinary non-participating policies.

Twenty-payment life, non-participating policy, costing \$30.41 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Within two months after receipt of due proof.
6. No provision.
9. One month; 5%.
10. (a) Two years from date. (d) No.
11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 5%; in advance, or added to principal. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No regular provision.
14. (a) No. (b) No. (c) Yes. (d) *.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.
17. (a) *. (b) *. (c) *. (d) Two years. (e) Premiums paid.
18. (a) Yes. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) Yes. (g) Draws 3% interest. (h) No.
19. No limit.
20. (a) Yes, after three years, except cash value. (b) Two months. (c) Three. (d) Net level, American, 3½%. (e) Not to exceed 1½% of sum insured. (f) *.
21. (a) May defer six months. (b) No. (c) No.
22. (b) No. (c) Within one month thereafter.
23. (b) No. (c) No.

* Not stated in policy.

The above analysis was printed in our 1914 volume; we asked the company if any correction was necessary to bring it up to date, but no reply was received.

WESTERN LIFE INSURANCE COMPANY,
Des Moines, Ia.

Began business August 29, 1907; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.93 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. Yes.

5. Upon receipt of proofs.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Deferred. (b) Twentieth, except that mortuary dividends are paid after policy is 5 years old.

8. (a) After twenty years [see 7 (c)]. (b) *. (c) Yes. (d) If insurable. (e) Yes. (f) If insurable. (g) No. (h) No. (i) *. (j) No. (k) In cash.

9. Thirty days; no interest.

10. (a) After one year. (b) None.

11. (a) *. (b) Three; to obtain loan for any year premiums must be paid to end of contract year in which loan falls due. (c) At any time. (d) At any time. (e) No. (f) 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Paid-up insurance. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) Yes. (c) Yes. (d) No. (e) No.

15. One year.

16. (a) At any time. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) Occupation one year. (b) One year. (c) One year. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. One year.

20. (a) End of policy year, after three years. (b) Six months. (c) Three. (d) Mod. prel. term, actuaries, 4%. (e) \$5.00 decreasing. (f) No. (g) No. (h) No.

21. (a) Until end of policy year. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**WESTERN MUTUAL LIFE INSURANCE COMPANY,
Aberdeen, S. D.**

Began business November 1, 1905; Mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy costing \$37.80 annually per \$1,000 at age 35.

1. (a) Made a part; may, or may not be attached.
(b) Yes, if application is attached. (c) Representations
(d) No. (e) Only if age is understated.
2. Extended insurance.
3. At will.
4. Yes.
5. Upon receipt of satisfactory proof.
6. No provision.
7. (a) Annual. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
(f) No. (g) No. (h) On any anniversary. (i) No. (j)
Yes. (k) In cash.
9. Thirty days; 6%.
10. (a) From date of issue. (b) Yes.
11. (a) *. (b) Three. (c) At any time. (d) Repaid
at any time. (e) Yes. (f) Not to exceed 6%; if not paid
annually will be added to principal. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance. (c) Three.
13. (a) Yes; no. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) *. (d) No. (e) Yes.
15. No limit.
16. (a) Three years during continued temporary insur-
ance. (b) Yes. (c) 6%. (d) Yes.
17. (a) Occupation one year. (b) One year. (c) One
year. (d) One year. (e) Reserve on policy.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, if insured so
directs. (e) No. (f) Yes. (g) Yes. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) One month. (c)
Three. (d) Net level, American, 3%. (e) *. (f) No. (g)
No. (h) No.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**WESTERN RESERVE LIFE INSURANCE COMPANY,
Muncie, Ind.**

Began business July 30, 1906; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.60 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if age is understated.

2. Extended insurance.

3. At will.

4. Yes.

5. Within 60 days after receipt and approval of proofs.

6. (a) No. (b) Yes. (c) No.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) On any anniversary. (i) No. (j) No. (k) To accumulate.

9. Thirty days; 6%.

10. (a) After one year. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) *. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Permit required at any time. (c) No. (d) Two years. (e) Full reserve on policy.

18. No provision.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) No. (g) Yes. (h) Yes.

21. (a) Yes; six months. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

**WESTERN STATES LIFE INSURANCE COMPANY,
San Francisco, Cal.**

Began business in 1890; stock company; issues non-participating policies only.

Twenty-payment life (coupon savings) "guaranteed increasing annual refund of premium" (non-participating) policy, costing \$39.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision; in practice, yes.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) No. (c) No extra premium.
9. Thirty-one days; no interest.
10. (a) After one year. (b) No.
11. (a) Ten. (b) Two. (c) May defer sixty days. (d) Repaid at any time. (e) 5% at beginning of year, or added to principal. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.
13. No regular provision.
14. (a) No. (b) No. (c) Yes. (d) No.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.
17. (a) None. (b) Extra premiums of \$30.00 per \$1,000 required during first two years. (c) None. (d) One year. (e) Premiums paid.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) Yes.
19. No limit.
20. (a) Yes, after two years. (b) Six months. (c) Two. (d) Mod. prel. term, American, 3½%. (e) *. (f) No.
21. (a) May defer sixty days. (b) No. (c) No.
22. (b) No. (c) Yes, within six months.
23. (b) No. (c) No.

* Not stated in policy.

WESTERN UNION LIFE INSURANCE COMPANY,
Spokane, Wash.

Began business November 23, 1906; stock company; issues non-participating policies only.

Twenty-payment life non-participating guaranteed coupon policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not
ter first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) No.

9. One month; no interest.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time.
1) Repaid at any time. (f) 6%; in advance. (g) Yes.
1) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

14. (a) No. (b) No. (c) *. (d) *.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) None. (c) No. (d) One year. (e)
premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) No, unless insured
o directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Month of grace.
c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) *.
f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

WICHITA SOUTHERN LIFE INSURANCE COMPANY

Wichita Falls, Texas.

Began business in 1911; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.25 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof of claimant's right and of death of insured.

6. Rider attached. (a) Yes. (b) Yes. (c) No charge.

9. One calendar month; no interest.

10. (a) After one year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6% in advance (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No regular provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Three years. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Nothing.

18. No provision.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Full prel. term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

21. (a) No. (b) Yes. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

VISCONSIN NATIONAL LIFE INSURANCE COMPANY,
Oshkosh, Wis.

Began business October 12, 1908; stock company; issues non-participating policies.

Twenty-payment life non-participating policy, costing \$0.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Immediately upon receipt of due proof.
6. No provision.
9. Thirty-one days; 5%.
10. (a) One year from date. (b) No.
11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) *.
15. No limit.
16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.
17. (a) None. (b) Permit and extra premium required for United States service in time of war. Service in aerial, aviation or submarine branches prohibited during first two years. (c) None. (d) One year. (e) Premiums paid.
18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes.
21. (a) No. (b) No. (c) No.
22. (b) No. (c) No.
23. (b) No. (c) No.

* Not stated in policy.

**WISCONSIN LIFE INSURANCE COMPANY OF
WISCONSIN,
Madison, Wis.**

Began business April 25, 1895; Mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$33.10 the first year and \$28.91 subsequent years, annually per \$1,000 at age 30.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first year. (e) Yes.

2. Premium loan.

3. Changeable at will.

4. Must reserve right.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) Yes, in policy rider.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) Left to accumulate.

9. One month (not less than 30 days); no interest.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Two. (c) May defer ninety days unless loan is to pay renewal premiums. (d) Repaid at any time. (e) No. (f) Not to exceed 6%; in advance (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Two.

13. (a) Yes; yes. (b) Yes; 5%. (c) No.

14. (a) No. (b) No. (c) Must be paid during life time. (d) *. (e) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) Permit on extra premium required (c) No. (d) One year. (e) Premiums returned.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) Thirty days. (c) Two. (d) Mod. prel. term, American 3½%. (e) No deduction from modified preliminary term reserve. (f) Yes. (g) No. (h) Yes.

21. (a) May defer ninety days. (b) No. (c) Yes; entire terminal reserve (modified preliminary term).

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

WYOMING LIFE INSURANCE COMPANY,

Cheyenne, Wyo.

Began business April 15, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating "guaranteed premium reduction" policy, costing \$41.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Immediately after receipt of due proof.

6. (a) Yes. (b) No. (c) No. Provision for double indemnity also included.

9. One month; no interest.

10. After one year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6% in advance or added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Automatic.

14. (a) No. (b) No. (c) Yes. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6% compounded. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes, or monthly income. (b) Yes. (c) Yes. (d) Yes, unless insured directs otherwise. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Month of grace. (c) Three. (d) Full prel. term, American, 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

CANADIAN COMPANIES

ALBERTA-SASKATCHEWAN LIFE INSURANCE CO., Edmonton, Alberta.

Began business October 28, 1913; stock company; issues participating and non-participating policies.

Twenty-payment life deferred dividend policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after one year. (e) Yes.

2. Premium loans.

3. Company will not assume responsibility as to validity of a change of beneficiary or any assignment.

4. No provision.

5. Upon receipt and approval of proofs.

6. (a) No. (b) Yes. (c) No.

7. (a) Deferred. (b) 15th or 20th. (c) No.

8. At end of 15 or 20 years the accumulated surplus will be paid in cash, or used to purchase paid-up additions, or converted into an annual income for life, and so long, thereafter, as the policy remains in force a further surplus will be apportioned at the end of each five years. If no election is made, the accumulated surplus will be used to purchase paid-up additions.

9. One calendar month; no interest.

10. (a) One year from date. (b) Yes

11. (a) The loan value of any year is 94% of cash value. (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) 6%; *. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) Two years. (b) Yes. (c) 6%. (d) Yes.

17. (a) Aeronautic ascension, one year. (b) Except in service of Canada written permit required. (c) Violation of law, one year. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes. (b) One month. (c) Three. (d) Om (5) 3½%. (e) None. (f) No. (g) No. (h) No.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**BRITISH COLUMBIA LIFE ASSURANCE COMPANY,
Vancouver, B. C.**

Began business in 1911; stock company; issues participating and non-participating policies.

Twenty-payment life deferred dividend policy, costing \$5.35 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Premium loans.

3. *.

4. No provision.

5. Immediately upon receipt of satisfactory proof of death and of title of claimant.

6. (a) No. (b) Yes. (c) No.

7. (a) Deferred. (b) Twentieth. (c) Policy is paid up.

8. At end of 20 years dividend will be paid in cash, used to purchase paid-up participating addition. Will be converted into a paid-up participating addition to sum insured.

9. Thirty days; no interest.

10. (a) After one year from date. (b) Yes.

11. (a) *. (b) Three. (c) Available within three months after premium default. (d) *. (e) No. (f) Not exceed 6%; *. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; *. (b) Yes; 7% compounded. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) Two years. (b) Yes. (c) 6%. (d) Yes.

17. (a) One year. (b) Permit and extra premium required. (c) One year. (d) Violation of law one year.

18. (a) No. (b) Yes. (c) Yes. (d) *. (e) *. (f) No. (g) No.

19. No limit.

20. (a) Yes, after three years. (b) Three months. (c) Three. (d) "Institute of Actuaries" Om. (5) $3\frac{1}{2}\%$ table. (e) *. (f) No. (g) No. (h) No.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) *.

23. (a) No. (b) No. (c) *. (d) Yes.

* Not stated in policy.

**WESTERN MUTUAL LIFE INSURANCE COMPANY,
Aberdeen, S. D.**

Began business November 1, 1905; Mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy costing \$37.80 annually per \$1,000 at age 35.

1. (a) Made a part; may, or may not be attached.
(b) Yes, if application is attached. (c) Representation
(d) No. (e) Only if age is understated.
2. Extended insurance.
3. At will.
4. Yes.
5. Upon receipt of satisfactory proof.
6. No provision.
7. (a) Annual. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes
(f) No. (g) No. (h) On any anniversary. (i) No. (j)
Yes. (k) In cash.
9. Thirty days; 6%.
10. (a) From date of issue. (b) Yes.
11. (a) *. (b) Three. (c) At any time. (d) Repaid
at any time. (e) Yes. (f) Not to exceed 6%; if not paid
annually will be added to principal. (g) Yes. (h) Yes.
12. (a) Yes. (b) Extended insurance. (c) Three.
13. (a) Yes; no. (b) Yes; 6%. (c) Yes.
14. (a) No. (b) No. (c) *. (d) No. (e) Yes.
15. No limit.
16. (a) Three years during continued temporary insur-
ance. (b) Yes. (c) 6%. (d) Yes.
17. (a) Occupation one year. (b) One year. (c) One
year. (d) One year. (e) Reserve on policy.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, if insured so
directs. (e) No. (f) Yes. (g) Yes. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) One month. (c)
Three. (d) Net level, American, 3%. (e) *. (f) No. (g)
No. (h) No.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

WESTERN RESERVE LIFE INSURANCE COMPANY,
Muncie, Ind.

Began business July 30, 1906; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.60 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if age is understated.

2. Extended insurance.

3. At will.

4. Yes.

5. Within 60 days after receipt and approval of proofs.

6. (a) No. (b) Yes. (c) No.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) On any anniversary. (i) No. (j) No. (k) To accumulate.

9. Thirty days; 6%.

10. (a) After one year. (b) Yes.

11. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) *. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Permit required at any time. (c) No. (d) Two years. (e) Full reserve on policy.

18. No provision.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) No. (g) Yes. (h) Yes.

21. (a) Yes; six months. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

WESTERN STATES LIFE INSURANCE COMPANY,
San Francisco, Cal.

Began business in 1910; stock company; issues non-participating policies only.

Twenty-payment life (coupon savings) "guaranteed increasing annual reduction of premium" (non-participating) policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; in practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) No extra premium.

9. Thirty-one days; no interest.

10. (a) After one year. (b) No.

11. (a) Tenth. (b) Two. (c) May defer sixty days. (d) Repaid at any time. (f) 5%; at beginning of year, or added to principal. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

13. No regular provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) None. (b) Extra premiums of \$30.00 per \$1,000 required during first two years. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) Yes.

19. No limit.

20. (a) Yes, after two years. (b) Six months. (c) Two. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) *. (f) No.

21. (a) May defer sixty days. (b) No. (c) No.

22. (b) No. (c) Yes, within six months

23. (b) No. (c) No.

* Not stated in policy.

DOMINION LIFE ASSURANCE COMPANY,

Waterloo, Ont.

Began business 1889; stock company; issues participating and non-participating policies.

Twenty-payment life, twenty-year A. S. P. policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) *. (b) *. (c) Warranties. (d) Yes. (e) Yes.
2. Extended insurance.
3. *.
4. No provision.
5. Upon receipt of proof satisfactory to Board of Directors.
6. No provision.
7. (a) Deferred. (b) Twentieth. (c) Policies paid up.
8. At end of 20 years dividend will be paid in cash, or may be converted into paid-up additions, or into a life annuity. If policy is continued in force dividend will be apportioned every five years.
9. One month; no interest.
10. (a) After three years. (b) Yes.
11. (a) *. (b) Three. (c) At any time. (d) *. (e) No. (f) *. (g) No. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
15. No limit.
16. (a) One year; during extended insurance, at any time without medical examination. (b) Yes. (c) 7%. (d) Yes.
17. (a) Yes. (b) Must obtain permit at any time. (c) No. (d) Two years. (e) Nothing.
18. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) One month. (c) Three. (d) Hm. 3½%. (e) *. (f) No. (g) No. (h) No.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes, every five years.

* Not stated in policy.

The above analysis was printed in our 1914 volume; we asked the company if any changes were necessary to bring it up to date, but no reply was received.

WICHITA SOUTHERN LIFE INSURANCE COMPANY

Wichita Falls, Texas.

Began business in 1911; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.25 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof of claimant's right and of death of insured.

6. Rider attached. (a) Yes. (b) Yes. (c) No charge.

9. One calendar month; no interest.

10. (a) After one year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No regular provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Three years. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) No. (c) No. (d) One year. (e) Nothing.

18. No provision.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Full prel. term, American, 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

21. (a) No. (b) Yes. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

WISCONSIN NATIONAL LIFE INSURANCE COMPANY,

Oshkosh, Wis.

Began business October 12, 1908; stock company; issues non-participating policies.

Twenty-payment life non-participating policy, costing \$10.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Immediately upon receipt of due proof.

6. No provision.

9. Thirty-one days; 5%.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) 5%. (d) Yes.

17. (a) None. (b) Permit and extra premium required for United States service in time of war. Service in aerial, aviation or submarine branches prohibited during first two years. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

*** Not stated in policy.**

**WISCONSIN LIFE INSURANCE COMPANY OF
WISCONSIN,
Madison, Wis.**

Began business April 25, 1895; Mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$33.10 the first year and \$28.91 subsequent years, annually per \$1,000 at age 30.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first year. (e) Yes.

2. Premium loan.

3. Changeable at will.

4. Must reserve right.

5. Upon receipt of due proof.

6. (a) No. (b) Yes. (c) Yes, in policy rider.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) Left to accumulate.

9. One month (not less than 30 days); no interest.

10. (a) After one year. (b) No.

11. (a) Twentieth. (b) Two. (c) May defer ninety days unless loan is to pay renewal premiums. (d) Repaid at any time. (e) No. (f) Not to exceed 6%; in advance (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Two.

13. (a) Yes; yes. (b) Yes; 5%. (c) No.

14. (a) No. (b) No. (c) Must be paid during life time. (d) *. (e) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 5%. (d) Yes.

17. (a) No. (b) Permit on extra premium required (c) No. (d) One year. (e) Premiums returned.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) No. (h) No.

19. No limit.

20. (a) Yes, after two years, except cash value. (b) Thirty days. (c) Two. (d) Mod. prel. term, American 3½%. (e) No deduction from modified preliminary term reserve. (f) Yes. (g) No. (h) Yes.

21. (a) May defer ninety days. (b) No. (c) Yes; entire terminal reserve (modified preliminary term).

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

WYOMING LIFE INSURANCE COMPANY,

Cheyenne, Wyo.

Began business April 15, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating "guaranteed premium reduction" policy, costing \$41.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Immediately after receipt of due proof.

6. (a) Yes. (b) No. (c) No. Provision for double indemnity also included.

9. One month; no interest.

10. After one year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6% in advance or added to principal. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Automatic.

14. (a) No. (b) No. (c) Yes. (d) Yes.

15. No limit.

16. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6% compounded. (d) Yes.

17. (a) None. (b) None. (c) None. (d) One year. (e) Premiums paid.

18. (a) Yes, or monthly income. (b) Yes. (c) Yes. (d) Yes, unless insured directs otherwise. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Month of grace. (c) Three. (d) Full prel. term, American, $3\frac{1}{2}\%$. (e) *. (f) Yes.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA

Toronto, Ont.

Began business 1897; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if age is understated, otherwise a refund is made.

2. Premium loan.

3. According to provincial statutes.

4. No provision.

5. Upon receipt of satisfactory proofs of death, title and age.

6. (a) Yes. (b) Yes. (c) No; charge varying with age is made.

7. (a) Quinquennial. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes, or into life annuity. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) Paid-up additions.

9. One month; no interest.

10. (a) After one year. (b) Yes.

11. (a) *. (b) Three. (c) At any time. (d) Repaid at any time. (f) *; no. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Two years. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Yes. (c) None. (d) One year. (e) *.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless assured directs otherwise. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Hm 3% and 3½%. (e) Varies with duration. None after ten years. (f) No. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) Yes, after tenth year.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**LONDON AND LANCASHIRE LIFE AND GENERAL
ASSURANCE ASSOCIATION, LIMITED,**

London, Eng. (Canadian Branch, Montreal, Que.).

Began business 1862; stock company; issues participating and non-participating policies.

Twenty-payment life policy, with profits, costing \$38.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Only if age is understated.

2. Premium loans.

3. Governed by laws of Canada.

4. No provision.

5. Upon such proofs as directors may reasonably require.

6. No provision; issue special policy.

7. (a) Quinquennial. (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) Yes. (g) No. (h) Yes. (i) No. (j) No. (k) Reversionary addition.

9. Thirty days; no interest.

10. (a) After two years. (b) Yes.

11. (a) *. (b) Three. (c) May defer three months. (d) Yes. (e) Yes. (f) *; no. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loan. (c) Three.

13. (a) Yes. (b) Yes, 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes.

15. No limit.

16. (a) Within two years. (b) Yes. (c) 6%. (d) Yes. Reinstatement allowed within one year without evidence of health. Fine of \$1 per month for each \$1,000 for time lapsed.

17. (a) None. (b) Permit and extra premium required. (c) None. (d) One year. (e) Nothing, but special consideration for bona fide creditors.

18. (a) No. (b) Yes. (c) No. (d) No provision. (e) Yes. (f) Yes. (g) At interest. (h) Yes.

19. No limit.

20. (a) Yes, after three years. (b) Cash value, two years; paid-up or extended insurance thirty days. (c) Three. (d) *. (e) *. (f) No. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

LONDON LIFE INSURANCE COMPANY,

London, Ont.

Began business July, 1874; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Premium loan.

3. According to statutes.

4. No provision.

5. Upon receipt of proofs of death and satisfactory proof of the title of the claimant. No action to be brought against company within 60 days.

6. (a) No. (b) Yes. (c) Disability clause added for extra premium.

7. (a) Annual and quinquennial. (b) On payment of second premium or end of fifth year. (c) Not after second year.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) To purchase paid-up additions.

9. Thirty days; no interest.

10. (a) After one year. (b) Yes.

11. (a) Twentieth year less 5%. (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) Not to exceed 7%; no. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; not to exceed 7%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. Two years.

16. (a) Two years. (b) *. (c) 6%. (d) Yes.

17. (a) None. (b) Written notice and extra premium required. (c) None. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) Yes. (d) *. (e) Yes. (f) No. (h) No.

19. Two years.

20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Om (5) 3%. (e) *. (f) *. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No. Policy states that cash value during any year will be the value at the end of such year discounted at a rate not exceeding 7% per annum.

22. (a) Yes. (b) Yes. (c) Yes.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

MANUFACTURERS LIFE INSURANCE COMPANY,
Toronto, Ont.

Began business in 1887; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not for first two years. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receiving due proof.

6. (a) No. (b) Yes. (c) Yes, varies with age.

7. (a) Deferred. (b) Five years. (c) No.

8. (a) Yes. (b) Yes. (c) No. (d) At end of five-year periods. (e) No. (f) No. (g) No. (h) As paid-up condition.

9. One month; no interest.

10. (a) After two years. (b) No.

11. (a) *. (b) Three. (c) At any time. (d) *. (e)

12. (f) Not exceeding 6%. (g) Yes. (h) Yes.

13. (a) Yes. (b) Extended insurance. (c) Three.

14. (a) *. (b) *. (c) *.

15. (a) No. (b) No. (c) Yes. (d) *. (e) No.

16. No limit.

17. (a) Three years. (b) Yes. (c) 6%. (d) Yes.

18. (a) No. (b) No. (c) No. (d) One year. (e) Nothing.

19. (a) Yes. (b) Yes. (c) *. (d) *. (e) *. (f) *. (g) *.

20. *.

21. (a) Yes, after three years. (b) Two months. (c) Free. (d) Hm 3%. (e) Not to exceed 2½% sum assured. (f) Yes. (g) Yes. (h) Yes.

22. (a) No. (b) No. (c) Yes.

23. (a) No. (b) No. (c) *.

24. (a) No. (b) Yes. (c) *. (d) Yes.

* Not stated in policy.

MONARCH LIFE ASSURANCE COMPANY,

Winnipeg, Man.

Began business in 1906; stock company; issues participating and non-participating policies.

Twenty-payment life, five-year dividend policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated. If overstated, overpaid premium refunded.

2. Premium loans.

3. According to statutes.

4. No provision.

5. Upon receipt of satisfactory proof.

6. (a) Yes. (b) Yes. (c) No.

7. (a) Quinquennial. (b) Fifth year. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.

(f) Yes. (g) Yes. (h) *. (i) *. (j) No. (k) *.

9. Calendar month; no interest.

10. (a) One year from date. (b) Yes.

11. (a) 94% of cash value. (b) Three. (c) May defer three months. (d) Repaid at any time. (e) No. (f) 7%; No. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes. (b) Yes; 7% compounded. (c) Yes.

14. (a) No. (b) No. (c) *. (d) *. (e) No.

15. No limit.

16. (a) Within two years. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Written notice and extra premium required for service outside of Canada. (c) None after one year. (d) Yes, within one year. (e) Policy void.

18. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

19. No limit.

20. (a) Yes, after three years. (b) One month. (c) Three. (d) Hm 3½%. (e) Graded. (f) No. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

MUTUAL LIFE AND CITIZENS ASSURANCE COMPANY, LTD., OF AUSTRALIA,
Canadian Branch, Montreal, Que.

Began business in Canada in 1913; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$37.05 annually per \$1,000 at age 35. (Ordinary branch.)

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) If understated.

2. Premium loans.

3. Governed by statutes.

4. No provision.

5. Upon receipt of proofs.

6. No provision.

7, 8. Policy states that company warrants that 80% of the ordinary branch profits shall be apportioned in a manner approved by the directors amongst holders of with-profit policies, the remaining 20% being apportioned amongst the shareholders of the company. There are no dividend options in the contract.

9. Thirty days; no interest.

10. (a) Thirteen months from date. (b) Yes.

11. (a) *. (b) Three. (c) May defer three months. (d) Repaid at any time. (e) No. (f) 7%; yes. (g) No. (h) Yes.

12. (a) Yes, except extended insurance. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) No. (e) No.

15. No limit.

16. (a) Within two years. (b) Yes, or reinstated. (c) 8%. (d) Yes.

17. (a) Permit and extra premium required for violation at any time. (b) No, unless in service of Canada. (c) None. (d) Thirteen months. (e) Nothing except to bona fide assignee.

18. No provision.

19. No limit.

20. (a) Yes, after three years, except cash value; no provision for extended insurance. (b) Three months. (c) Three. (d) *. (e) *. (f) No. (g) No. (h) No.

21. (a) Yes, three months. (b) No. (c) No.

22. No provision.

23. (a) *. (b) *. (c) No. (d) Yes.

* Not stated in policy.

MUTUAL LIFE ASSURANCE COMPANY OF CANADA, Waterloo, Ont.

Began business 1880: mutual, issues participating and non-participating policies.

Twenty-payment life, annual dividend policy, costing \$26.90 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Premium loans.
3. According to statutes.
4. No provision.
5. Upon receipt of satisfactory proof.
6. (a) Yes. (b) Yes. (c) *.
7. (a) Annual. (b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) Yes. (k) Always stated in application.
9. Thirty days; no interest.
10. (a) Two years from date. (b) Yes.
11. (a) Loan value 94% of cash value. (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) Not to exceed 7%; no. (g) No. (h) Yes.
12. (a) Yes. (b) Premium loans. (c) Three.
13. (a) Yes; yes. (b) Yes; 6% with additional 2% for expenses. (c) Yes.
14. (a) No. (b) No. (c) In application. (d) Yes, in certain cases. (e) No.
15. Two years.
16. (a) Two years. (b) Yes. (c) Not to exceed 6% compounded. (d) Yes.
17. (a) No. (b) Notice and extra premium required for service outside of the Dominion of Canada. (c) No. (d) In application two years. (e) Premiums returned.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless specifically restricted. (e) Yes. (f) Yes. (g) Yes. (h) No.
19. Two years.
20. (a) Yes, after three years. (b) Grace. (c) Three. (d) On (h) 3%. (e) Varies; no deduction after 15th year. (f) Yes. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) Yes. (b) yes. (c) No. (d) Yes.

* Noted stated in policy.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA, Toronto, Ont.

Began business June 23, 1899; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.90 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after two years. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Premium loan.

3. In accordance with Insurance Act.

4. No provision.

5. Upon receipt and approval of proofs.

6. No provision.

7. (a) Deferred (tontine dividend plan). (b) Five (Canadian law obligates company to allot dividends quinquennially.) (c) *.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) *. (f) Yes. (g) Yes. (h) No. (i) Yes. (j) No. (k) Purchase paid-up conditions.

9. One month; no interest.

10. After two years. (b) Yes.

11. (a) *. (b) Three. (c) At any time. (d) *. (e) No. (f) Not to exceed legal rate; yes or added to principal. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes. (b) Yes; not to exceed 6%, together with expense charge of 3%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) Two years. (b) Yes. (c) Not to exceed 6%; (d) No.

17. (a) None. (b) In Canada, written notice and extra premium required; outside of Canada, permit and extra premium required. (c) Violation of law, cash surrender value. (d) Risk not assumed at any time. (e) Surrender value.

18. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Yes.

19. Statutory limit one year.

20. (a) Yes, after three years. (b) Cash and paid-up values within six months and after default; extended insurance within one month prior to default. (c) Three. (d) *. (e) *. (f) No. (g) No. (h) No; dividend accumulations will increase values at end of tontine period.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

NORTH AMERICAN LIFE ASSURANCE COMPANY, Toronto, Ont.

Began business January 10, 1881; paid up Guarantee Fund, \$60,000; issues deferred dividend and quinquennial policies.

Twenty-payment life five-year deferred dividend policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon due proof.

6. Will attach rider.

7. (a) Deferred. (b) Fifth; quinquennially thereafter. (c) No.

8. (a) Yes. (b) Yes. (c) No. (d) Yes, at end of five-year periods. (e) No. (f) No provision. (g) No provision. (h) To purchase paid-up additions.

9. One month; no interest.

10. (a) After one year.

11. (a) Not available even at end of twentieth year. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) Not to exceed 6%. (d) Yes.

17. (a) None. (b) Permit and extra premium required except in militia or volunteer in defence of the United States. (c) None. (d) One year. (e) Nothing.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directly. (e) No. (f) No. (h) No.

19. No limit.

20. (a) No. (b) Three months. (c) Three. (d) Hm. 3%. (e) Not to exceed 2½% sum insured and dividend accumulations during twenty years. After twenty years. 1%. (f) Yes. (g) Yes. (h) Yes.

21. (a) No. (b) No. (c) Yes.

22. (a) No. (b) No. (c) Within two months.

23. (a) No. (b) No. (c) Within three months from default. (d) Yes.

NORTHERN LIFE ASSURANCE COMPANY,
London, Ont.

Began business in 1879; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, five years' distribution, costing \$36.65 per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if age is understated.

2. Premium loans.

3. At will.

4. No provision.

5. Upon acceptance of proofs of death.

6. Will attach rider. (a) No. (b) Yes. (c) Yes.

Thirty cents per \$1,000 for age 35 at entry.

7. (a) Deferred. (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (h) *. (i) Yes. (j) *. (k) To purchase paid-up non-participating addition to face of policy.

9. Thirty days; no provision for interest.

10. (a) Incontestable after 1 year. (b) Yes.

11. (a) Maximum loan limited by statute to 95% of cash value which becomes equal to net reserve at tenth year. (b) Three years. (c) At any time. (d) May be repaid at any time. (e) No. (f) 6% in advance. (g) Maximum loan is 95% if corresponding cash value as required by Dominion Statute. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 7%. (c) Automatic.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) Two years from due date of defaulted premium. (b) Yes. (c) 6%. (d) Yes.

17. (a) No. (b) May engage in defence of Canada on payment of extra premium. Permission of company required for other military or naval service. (c) Violation of law two years. (d) Two years. (e) Policy void.

18. (a) No. (b) Yes. (c) Yes. (d) Not if insured has elected during lifetime to have policy paid by instalments. (e) *. (f) No. (g) No. (h) No provision.

19. Two years.

20. (a) Yes, after three years. (b) Three months. (c) Three. (d) Om (3) 3½%. (e) Varies until 10th year—full reserve thereafter. (f) No. (g) No. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

**NORTHWESTERN LIFE ASSURANCE COMPANY,
Winnipeg, Man.**

Began business April 1, 1916; stock company; issues annual dividend policies only.

Twenty-payment life, annual dividend policy (endow at age 85), costing \$39.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; in practice yes.

5. Upon receipt of satisfactory proof.

6. Endorsement made, small extra premium.

7. (a) Annual. (b) *. (c) *.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) No. (i) No. (j) No. (k) *.

9. Thirty days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) Loan value is 95% of cash value. (b) Three (c) May defer ninety days. (d) Repaid at any time. (e) No. (f) Not to exceed 7%; yes, or added to principal (g) No. (h) Yes.

12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) *. (e) No.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Consent of company required. (c) None. (d) One year. (e) Nothing, unless policy is assigned to bona fide creditor.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) Yes, after three years, except cash value. (b) Grace. (c) Three. (d) Net level premium, Om (5) 3% (e) *. (f) No. (g) Yes. (h) Yes.

21. (a) Yes, ninety days. (b) No. (c) No.

22. (a) Yes. (b) No. (c) No.

23. (a) Yes. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

Note.—Policy also has a special clause entitled "Loan Insurance." This provides that any indebtedness to the company against the policy may be covered by loan insurance and upon receipt of due proof of death of the insured, such loan insurance shall be applied to the cancellation of all indebtedness. A small annual premium, which varies according to age, is charged for each \$100 of loan insurance.

**POLICY HOLDERS MUTUAL LIFE INSURANCE
COMPANY,**

Toronto, Ont.

Began business April 21, 1909; stock company; issues annual dividend policies only.

Whole life participating policy, costing \$22.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Only if understated.

2. Premium loans.

3. Provided for by Insurance Act 1910.

4. No provision.

5. Immediately upon receipt of due proof.

6. No provision; provided for by special endorsement; extra premium required.

7. (a) Annual. (b) Third. (c) Yes.

8. No regular dividend options contained in policy; company will pay dividends in cash; or will apply to purchase paid-up additions, or to convert policy into paid-up insurance.

9. One month; no interest.

10. (a) After one year. (b) Yes.

11. (a) Eighth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes, if insured has elected dividends as accumulations. (f) 6%; payable half-yearly. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loan. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) Yes. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Five years. (b) No. (c) 6%. (d) Yes.

17. (a) None. (b) Permit required at any time. (c) None. (d) Three years. (e) Premiums paid.

18. Policy provides only for limited installments and life income.

19. No limit.

20. (a) Yes, after three years. (b) Time limit not stated. (c) Three. (d) Hm. 4%. (e) *. (f) No. (g) No, as dividends are paid annually. (h) No.

21. (a) No. (b) Yes. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

FIA PROVINCIALE LIFE ASSURANCE COMPANY,
Montreal, Que.

Began business 1909; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy. Premium \$36.60 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.

2. Premium loan.

3. *.

4. No provision.

5. Upon receipt and acceptance of proofs.

6. (a) Yes. (b) Yes. (c) *.

7. (a) Deferred (dividends are calculated annually under the Canadian laws). (b) Twentieth. (c) Policy is paid up.

8. No options during premium-paying period. At end of twenty years profits will be paid in cash, or allowed to purchase annuity, or to convert policy into paid-up or endowment insurance. If no election is made by insured, profits are paid in cash, unless insured requests the company to hold same in trust, when annual interest at 3% will be paid on same.

9. Thirty days; no interest charge stated.

10. (a) After two years from date. (b) Yes.

11. (a) *. (b) Three (to obtain loan value of any year, succeeding year's premium must be paid). (c) *. (d) *; *.

(e) *. (f) Not to exceed 6%; *. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 4%. (c) Yes.

14. (a) No. (b) No. (c) *. (d) *.

15. Six months after death of insured.

16. (a) *. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Permit required at any time. (c) None. (d) *.

18. (a) Yes (no instalment provisions).

19. No limit.

20. (a) *. (b) *. (c) Three years. (d) *. (e) *. (f)

*. (g) *. (h) *.

21. (a) *. (b) No (the cash value of any year is the loan value of the preceding year). (c) No.

22. (a) No. (b) No. (c) *.

23. (a) No. (b) *. (c) *. (d) Yes.

* Not stated in policy.

ROYAL INSURANCE COMPANY, Ltd.,
Liverpool, Eng. Canadian Branch, Montreal, Que.

Began business in Canada in 1851; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$37.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Only if understated.

2. Premium loans.

3. Provided for by Canadian law.

4. No provision.

5. Upon good and sufficient proof.

6. (a) No. (b) Yes. (c) Yes, twenty-five cents to \$2.10 per \$1,000, according to age.

7. (a) Quinquennial or deferred. (b) Immediately; every annual premium paid earns a year's profits, irrespective of time in force. (c) No.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) To purchase paid-up addition to the sum insured.

9. Thirty days; no interest.

10. (a) After two years from date. (b) No.

11. (a) The loan value of any year is 95% of the cash value. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) 95%. (h) Yes.

12. (a) Yes, except ext. ins. (b) Prem. loans. (c) Three.

13. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Until first premium paid in cash. (d) No. (e) Yes.

15. No limit.

16. (a) Two yrs. (b) No. (c) 6% comp. annually. (d) Yes.

17. (a) None. (b) In policies issued since outbreak of European War, active service necessitates payment of extra premium. (c) None. (d) and (e) Two years. Void against assured, but not against persons having bona fide interest acquired before suicide occurs.

18. (a) No. (b) When required. (c) No. (d) Yes. (e) Yes. (f) No. (h) No.

19. No limit.

20. (a) Yes, after 3 years. (b) Days of grace. (c) Three. (d) Not stated. Value of policy and profits after 20 years guaranteed not less than premiums paid. (e) No deduction from company's guaranteed values. (f) No. (g) and (h) Increased by cash value of profits attaching as paid-up addition.

21. (a) No. (b) No. (c) No.

22. Extended insurance given effect to by premium loans.

23. (a) If desired. (b) Yes. (c) No. (d) Yes.

SASKATCHEWAN LIFE INSURANCE COMPANY,

Regina, Sask.

Began business March 10, 1914; stock company; issues participating policies.

Twenty-payment life; deferred dividend policy, costing \$36.35 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) If understated; if overstated, excess premium is returned.

2. Premium loans.

3. Subject to statutory conditions.

4. No provision.

5. Upon receipt of satisfactory proof.

6. No provision.

7. (a) Deferred. (b) Twentieth. (c) No.

8. Dividends will be paid in cash, or applied to purchase additional paid-up insurance after satisfactory medical examination, or may be used to purchase annuity. If no election is made, dividends will be paid in cash.

9. Thirty days; no interest.

10. (a) Two years from date. (b) Yes.

11. (a) *. (b) Three. (c) At any time. (d) *. (e) No. (f) Not to exceed $6\frac{1}{2}\%$; *. (g) No; 95%. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Yes; $6\frac{1}{2}\%$ compounded and $1\frac{1}{2}\%$ compounded yearly for expenses. (c) Automatic.

14. (a) No. (b) No. (c) Yes. (d) *. (e) No.

15. No limit.

16. (a) Within two years. (b) Yes. (c) 6% compounded. (d) Yes.

17. (a) No. (b) Outside of Dominion written notice and extra premium required. (c) None. (d) One year. (e) Nothing.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) Yes. (g) Yes. (h) No.

19. No limit.

20. (a) Yes; after three years. (b) *. (c) Three. (d) Om (5) $3\frac{1}{2}\%$. (e) *. (f) Yes. (g) No. (h) No.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) *

* Not stated in policy.

"LA SAUVEGARDE" LIFE ASSURANCE COMPANY,
Montreal, Que.

Began business 1903; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy; premium \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Premium loans.

3. At will.

4. No provision.

5. Sixty days after receipt and approval of documentary proofs which company deems necessary of the fact and cause of death and of title of beneficiaries.

6. (a) No. (b) Yes. (c) No.

7. (a) Deferred. (b) Fifth according to Canadian law. (c) No.

8. Dividend will be paid in cash or converted into a life annuity or used to purchase paid-up insurance.

9. Thirty days; no interest.

10. (a) Six months from date. (b) Yes.

11. (a) *. (b) Three. (c) At any time. (d) *. (e) No. (f) 6%; in advance. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) *. (b) *. (c) *.

14. (a) Yes. (b) No. (c) *. (d) *.

15. No limit.

16. (a) Two years during period of extended insurance. (b) Yes. (c) 6% compounded annually. (d) Yes.

17. (a) None. (b) Permit and extra premium required at any time. (c) None. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) No. (d) *. (e) *. (f) *. (h) *.

19. No limit.

20. (a) Yes, after three years. (b) Six months. (c) Three. (d) Om (5) 3% and 3½%. (e) *. (f) No. (g) No. (h) No.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

SECURITY LIFE INSURANCE COMPANY OF CANADA,
Toronto, Ont.

Began business April 27, 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.75 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Premium loans.

3. *.

4. No provision.

5. Upon receipt and approval of proofs.

6. No provision.

9. Thirty days; no interest.

10. (a) After two years from date. (b) Yes.

11. (a) *. (b) Three. (c) Policy must be in force three years. (d) Repaid at any time. (f) 6% in advance. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; *. (b) Repaid at any time; 7% compounded annually. (c) Yes.

14. (a) No. (b) No. (c) Yes, in application. (d) Yes. (e) No.

15. Two years.

16. (a) At any time. (b) Yes. (c) 8% compounded annually. (d) Yes.

17. (a) None. (b) Permit must be obtained at any time except for service in the militia of Canada. (c) No. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise direct. (f) No. (h) No.

19. Two years.

20. (a) Yes, after three years. (b) Grace. (c) Three. (d) Om (5) 3%, reduced standard. (e) Varies. (f) No.

21. (a) No. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA,

Winnipeg, Man.

Commenced business March, 1903; stock company; issues participating and non-participating policies.

Twenty-payment life accumulation policy, costing \$34.70 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. *

5. Upon receipt and approval of proof.

6. (a) No. (b) Yes. (c) No.

7. (a) Deferred. (b) Twenty years, unless assured demands quinquennial distribution. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) * (g) Yes. (h) * (i) Yes. (j) *. (k) Paid-up addition, or under deferred dividend, in cash.

9. Thirty days; no interest.

10. (a) One year from date. (b) Yes.

11. (a) *. (b) Three. (c) At any time. (d) Repaid at any time. (e) *. (f) Not exceeding 7%; *. (g) No. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; yes. (b) Repaid at any time; 7%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) *.

15. No limit.

16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) No restriction for service in Canada; elsewhere only 25% face policy is paid, but no extra premium charged. (c) None. (d) One year. (e) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) *. (f) *. (h) Yes.

19. No limit.

20. (a) Yes, after policy has been in force three years. (b) *. (c) Three. (d) Om (5), 3%. (e) *. (f) *. (g) *. (h) *.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) *. (c) *.

23. (a) No. (b) *. (c) No. (d) Yes.

* Not stated in policy.

STANDARD LIFE ASSURANCE COMPANY,

Edinburgh, Scotland. Canadian Branch, Montreal, Que.

Began business in Canada in 1847; issues participating and non-participating policies.

Twenty-payment life participating policy (Canadian form), costing \$38.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. After five years in force, 13 months allowed for reinstatement.

3. At will.

4. No provision.

5. On death of the assured being certified and proved to the satisfaction of the directors.

6. No provision.

7. (a) Deferred (quinquennial or at lesser intervals). (b) 5th. (c) No.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) *. (f) No. (g) No. (h) Reversionary bonus.

9. Thirty days; no interest.

10. (a) After two years from date. (b) Yes.

11. (a) *. (The loan value of any year is 95% of the cash value.) (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; not in advance. (g) No. (h) Yes.

12. (a) Yes, except premium loans. (b) 13 months. for revival after 5th policy year. (c) Three.

13. No regular provision.

14. (a) No. (b) No. (c) Yes. (d) No.

15. No limit.

16. (a) Two years. (b) Yes, or reinstated. (The forfeited policy value will be allowed if applied for within five years from original date of default. (c) $\frac{1}{2}\%$ per month or portion of a month of unpaid premiums. (d) Yes.

17. No restrictions except aviation.

18. No provisions.

19. No limit.

20. (a) Yes, after three years. (b) *. (c) Three. (d) Om. 3%. (e) *. (f) *. (g) Yes. (h) *.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

SUN LIFE ASSURANCE COMPANY OF CANADA,
Montreal, Que.

Began business May, 1871; stock company; issues participating and non-participating policies.

"Twenty-payment life annual dividend policy," costing \$37.35 annually per \$1,000 at age 35. This policy is issued in the United States.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proofs of death and of the title of claimant.
6. (a) Yes. (b) Yes. (c) No; extra premium is charged and varies according to age.
7. (a) Annual. (b) First. (c) Not after first dividend.
8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) * (j) No. (k) Purchase paid-up additions.
9. Thirty days; no interest.
10. (a) Two years from date. (b) No.
11. (a) Entire Om (5), 3% reserve available at end of Fifteenth year. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.
12. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
13. No provision.
14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
15. No limit.
16. (a) At any time. (b) Yes. (c) 6%. (d) Yes.
17. (a) None. (b) None. (c) None. (d) Two years. (e) Nothing.
18. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise directed by assured. (e) Yes. (f) Yes. (g) Yes. (h) No.
19. No limit.
20. (a) Yes, after three years. (b) *. (c) Three. (d) Om (5) 3%. (e) Not more than 2½% of sum assured, and existing bonus additions. (f) No. (g) Yes. (h) Yes.
21. (a) No. (b) No. (c) No.
22. (a) No. (b) No. (c) No.
23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

TRAVELLER'S LIFE ASSURANCE COMPANY OF CANADA,

Montreal, Que.

Began business May, 1910; stock company; issues participating and non-participating policies.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Extended insurance.

3. *

4. No provision.

5. Upon receipt of satisfactory proofs.

6. (a) Yes. (b) Yes. (c) Twenty-five cents annually per \$1,000.

7. (a) Deferred. (b) Profits are allocated every fifth year and carried on books as a liability. (c) No.

8. (a) Yes. (b) No. (c) No. (d) Yes. (e) No. (f) Yes. (g) No. (h) Paid-up additions.

9. Thirty days; no interest.

10. (a) After one year from date of issue. (b) Yes.

11. (a) *. (b) Three. (c) At any time. (d) *. (e) No. (f) 6%; in advance. (g) No. (h) Yes.

12. (a) Yes. (b) Extended insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) At any time during continued temporary insurance. (b) Yes. (c) 6%. (d) Yes.

17. (a) None. (b) Permit and extra premium required. (c) One year. (d) One year. (e) Nothing.

18. (a) Yes. (b) Yes. (c) *. (d) *. (e) No. (f) No. (h) No.

19. No limit.

20. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Om (5) 3%, reduced standard. (e) *. (f) No. (g) No. (h) Yes.

21. (a) No. (b) No. (c) No.

22. (a) No. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

WESTERN EMPIRE LIFE ASSURANCE COMPANY,

Winnipeg, Man.

Began business 1912; stock company; issues participating and non-participating policies.

Twenty-payment life deferred dividend policy, costing \$35.30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) *. (d) *. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Premium loans.

3. *.

4. No provision.

5. Upon receipt and approval of proofs.

6. (a) Yes. (b) No. (c) No.

7. (a) Deferred. (b) Twentieth. (c) Policy is paid up.

8. †(a, b, c) No options prior to end of 20th year.

(d) After 20th year. (e) Yes. (f) Yes. (g) Yes. (k) *.

9. One month; no interest.

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) *.

(e) No. (f) 6%; in advance. (g) Yes. (h) Yes.

12. (a) Yes. (b) Premium loans. (c) Three.

13. (a) Yes; *. (b) Yes; 7% compounded annually.

(c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. No provision.

17. (a) No. (b) Reserve only paid when in service outside of Dominion. (c) No. (d) One year. (e) Premiums paid.

18. (a) Yes. (b) Yes. (c) Yes. (d) *. (e) *. (f) *. (h) *.

19. No limit.

20. (a) Yes, after three years. (b) No limit stated.

(c) Three. (d) Hm 3½%, reduced standard. (e) *. (f) No. (g) No. (h) No.

21. (a) *. (b) No. (c) No.

22. (a) *. (b) No. (c) No.

23. (a) No. (b) No. (c) No. (d) Yes (deferred dividend policy).

* Not stated in policy.

† Applicant has option of choosing quinquennial or 20-year distribution of dividends.

WESTERN LIFE ASSURANCE COMPANY,

Winnipeg, Man.

Began business July 1, 1911; stock company; issues non-participating and deferred dividend policies.

Twenty-payment life deferred dividend policy, costing \$33.25 annually per \$1,000 at age 30.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated, unless adjusted during lifetime of insured; if overstated, excess of premiums paid will be refunded.

2. Premium loan.

3. Subject to statutes.

4. No provision.

5. Immediately upon receipt and approval of proofs.

6. (a) Yes. (b) Yes. (c) No extra charge.

7. (a) Deferred. (b) Twentieth. (c) No.

8. At end of 20th year dividends can be withdrawn in cash, or used to purchase an annuity. If insurance is continued, policy will participate every five years. If no election is made, policy and profits will be applied to purchase an annuity.

9. One calendar month; no interest.

10. (a) One year from date. (b) No.

11. (a) Loan value is 94% of the cash value. (b) Three.

(c) At any time. (d) Repaid at any time. (e) No. (f) 6% on anniversary of policy. (g) No. (h) Yes.

12. (a) Yes, except extended insurance. (b) Premium loans. (c) Two.

13. (a) Within two years, on evidence of health. (b) Yes; 6%. (c) Yes.

14. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

15. No limit.

16. (a) Two years. (b) Yes. (c) 6%. (d) Yes.

17. (a) Yes. (b) Yes. (c) No. (d) One year. (e) Nothing.

18. No provision except for annuity.

19. No limit.

20. (a) Yes, after three years, except extended insurance. (b) No limit. (c) Three. (d) Om. (5) 3½%. (e) *.
(f) No. (g) No. (h) No.

21. (a) No. (b) No. (c) No.

22. No provision.

23. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

DIVIDEND ILLUSTRATIONS

Read comments on page 4.

AETNA LIFE INSURANCE CO., HARTFORD, CONN.

**Reserve: Prior to 1901 American $3\frac{1}{2}\%$; since American 3%
Full Level Premium Plan. Non-participating Policies American $3\frac{1}{2}\%$. Life policies issued 1901 and subsequent mature as endowments at age 85.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	19.99	22.73	26.21	30.71	36.74	44.70	55.14	69.07
1897.....	4.07	4.76	5.66	6.78	8.20	9.49	10.32	11.50
1898.....	3.94	4.61	5.46	6.54	7.92	9.33	10.24	11.22
1899.....	3.83	4.45	5.27	6.31	7.64	9.15	10.13	10.93
1900.....	3.71	4.30	5.07	6.07	7.36	8.96	10.00	10.64
Prem....	21.64	24.38	27.92	32.56	38.70	46.95	58.28	74.25
1901.....	4.78	5.49	6.43	7.62	9.14	11.01	12.72	14.35
1902.....	4.68	5.36	6.25	7.43	8.92	10.79	12.40	14.08
1903.....	4.58	5.23	6.09	7.22	8.68	10.44	12.06	13.81
1904.....	4.50	5.10	5.92	7.01	8.44	10.09	11.70	13.51
1905.....	4.40	4.98	5.76	6.81	8.20	9.73	11.35	13.19
1906.....	4.32	4.87	5.61	6.60	7.96	9.37	10.97	12.83
Prem....	21.75	24.41	27.95	32.59	38.86	47.20	59.09	75.90
1907.....	3.76	4.26	4.95	5.89	7.24	8.55	10.29	12.43
1908.....	3.69	4.16	4.81	5.70	6.92	8.20	9.89	12.01
1909.....	3.63	4.05	4.67	5.50	6.62	7.83	9.49	11.60
1910.....	3.57	3.96	4.55	5.33	6.32	7.46	9.08	11.18
1911.....	3.51	3.88	4.44	5.16	6.02	7.10	8.68	10.73
1912.....	3.46	3.81	4.31	5.00	5.73	6.75	8.26	10.28
1913.....	3.42	3.73	4.20	4.79	5.46	6.41	7.85	9.81
1914.....	3.38	3.66	4.10	4.60	5.20	6.06	7.43	9.35
1915.....	3.34	3.59	4.00	4.40	4.94	5.73	7.01	8.86
1916.....	3.30	3.55	3.92	4.23	4.69	5.40	6.60	8.38

Net Cost (not deducting cash value) end of

5 years.	91.85	108.71	119.22	139.93	168.28	206.65	258.30	332.82
10 years.	187.51	210.82	241.36	281.25	335.23	408.04	511.73	660.65
20 years.	333.67	379.73	438.50	515.23	619.51	766.40	963.70	1,220.20

Guaranteed cash value end of

5 years.	36.00	45.00	57.00	71.00	88.00	106.00	127.00	152.00
10 years.	93.00	113.00	136.00	163.00	194.00	230.00	270.00	312.00
20 years.	183.00	223.00	267.00	313.00	358.00	403.00	447.00	488.00

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

Prem....	25.55	28.45	31.97	36.35	42.04	49.37	58.86	71.63
1897.....	5.25	5.94	6.78	7.75	8.90	9.92	10.68	11.51
1898.....	5.01	5.67	6.47	7.43	8.58	9.72	10.53	11.34
1899.....	4.77	5.40	6.18	7.13	8.26	9.49	10.37	11.11
1900.....	4.54	5.15	5.89	6.81	7.94	9.27	10.20	10.83

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

AETNA LIFE INSURANCE CO., HARTFORD, CONN.— (Continued).

20 Payment Life.

Issue of	Age at Issue							
Prem....	25	30	35	40	45	50	55	60
1901.....	30.48	33.40	36.96	41.34	46.82	53.91	63.50	77.17
1902.....	7.17	7.92	8.84	9.94	11.18	12.65	13.93	15.11
1903.....	6.86	7.58	8.46	9.53	10.78	12.27	13.51	14.76
1904.....	6.56	7.24	8.08	9.14	10.38	11.82	13.08	14.41
1905.....	6.28	6.93	7.73	8.75	9.99	11.36	12.64	14.05
1906.....	6.01	6.63	7.40	8.38	9.60	10.89	12.19	13.67
1907.....	5.76	6.35	7.08	8.02	9.22	10.43	11.74	13.27
Prem....	31.53	34.17	37.33	41.43	46.87	54.04	64.17	78.90
1908.....	5.30	5.78	6.36	7.18	8.35	9.48	10.95	12.82
1909.....	5.06	5.52	6.07	6.84	7.91	9.03	10.50	12.39
1910.....	4.86	5.27	5.79	6.52	7.50	8.58	10.03	11.94
1911.....	4.65	5.04	5.53	6.22	7.10	8.12	9.56	11.47
1912.....	4.45	4.81	5.27	5.92	6.69	7.68	9.09	11.00
1913.....	4.29	4.62	5.03	5.64	6.31	7.24	8.62	10.51
1914.....	4.11	4.42	4.81	5.32	5.93	6.82	8.14	10.02
1915.....	3.95	4.23	4.59	5.03	5.57	6.40	7.68	9.52
1916.....	3.80	4.06	4.38	4.74	5.23	5.98	7.21	9.01
1917.....	3.66	3.90	4.18	4.46	4.90	5.58	6.75	8.51

Net Cost (not deducting cash value) end of								
5 years.	137.84	149.62	163.66	181.96	206.41	238.18	282.45	346.93
10 years.	277.00	300.21	327.87	363.13	409.65	471.58	559.06	688.31
20 years.	446.98	496.07	555.76	630.40	728.80	858.13	1,032.36	1,274.78

Guaranteed cash value end of								
5 years.	85.00	95.00	106.00	118.00	131.00	144.00	156.00	168.00
10 years.	195.00	216.00	239.00	268.00	287.00	312.00	334.00	352.00
20 years.	402.00	452.00	505.00	559.00	613.00	668.00	716.00	765.00

The above values are on policies issued in 1912, 1907 and 1897.

20 Year Endowment.

Prem....	45.50	46.16	47.14	48.77	51.60	56.15	63.17	.....
1897.....	10.04	10.12	10.22	10.39	10.65	10.99	11.36	.....
1898.....	9.53	9.62	9.75	9.90	10.30	10.75	11.16	.....
1899.....	9.03	9.13	9.28	9.53	9.94	10.49	10.97	.....
1900.....	8.55	8.66	8.82	9.10	9.55	10.22	10.76	.....
Prem....	48.39	48.97	49.89	51.37	53.77	57.72	64.31	.....
1901.....	12.05	12.15	12.31	12.56	12.92	13.46	13.99	.....
1902.....	11.36	11.46	11.63	11.92	12.34	12.95	13.50	.....
1903.....	10.70	10.80	10.99	11.30	11.78	12.41	13.00	.....
1904.....	10.07	10.19	10.39	10.72	11.22	11.96	12.51	.....
1905.....	9.48	9.60	9.80	10.15	10.70	11.32	12.02	.....
1906.....	8.91	9.04	9.25	9.61	10.18	10.78	11.52	.....
Prem....	49.25	49.71	50.49	51.95	54.52	59.00	66.65	.....
1907.....	8.09	8.20	8.37	8.73	9.37	10.09	11.17	.....
1908.....	7.58	7.68	7.87	8.23	8.84	9.55	10.66	.....
1909.....	7.09	7.21	7.39	7.75	8.32	9.04	10.16	.....
1910.....	6.63	6.75	6.94	7.30	7.80	8.52	9.65	.....
1911.....	6.20	6.31	6.51	6.86	7.30	8.01	9.14	.....
1912.....	5.79	5.90	6.10	6.45	6.81	7.51	8.64	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

AETNA LIFE INSURANCE CO., HARTFORD, CONN.— (Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1913.....	5.39	5.52	5.71	6.01	6.36	7.02	8.12	.....
1914.....	5.02	5.15	5.34	5.59	5.90	6.54	7.62	.....
1915.....	4.67	4.79	4.98	5.18	5.47	6.07	7.12	.....
1916.....	4.34	4.47	4.65	4.80	5.06	5.61	6.63	.....

Net Cost (not deducting cash value) end of								
5 years.	221.64	222.72	225.67	231.72	248.00	262.25	295.12	.....
10 years.	438.90	442.50	448.67	460.16	481.08	518.64	583.78	.....
20 years.	782.98	793.99	811.75	841.02	892.35	975.69	1,107.54	.....

Guaranteed cash value end of								
5 years.	174.00	174.00	174.00	175.00	176.00	176.00	176.00	.....
10 years.	382.00	381.00	381.00	379.00	378.00	377.00	376.00	.....

The above values are on policies issued in 1912, 1907 and 1897.

Quinquennial Dividends Paid in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Age at Issue.	5 Year—					
	Whole Life		20 Pay. Life		20 Year End.	
	2nd Period.	Pr. Div.	2nd Period.	Pr. Div.	2nd Period.	Pr. Div.
25.....	21.64	24.16	30.48	29.09	48.39	42.13
35.....	27.92	30.43	36.96	35.61	49.89	44.33
45.....	38.70	41.50	46.82	45.98	53.77	49.62
55.....	52.28	57.91	63.50	60.69	64.31	59.03

Dividends on Full Paid-up Life (D. or 85) Policies According to Attained Ages During 1917, American 3%.

Age	Age	Age	Age	Age	Age	Age
30 4.70	35 5.06	40 5.50	45 6.00	50 6.60	55 7.29	
31 4.76	36 5.14	41 5.59	46 6.11	51 6.73	56 7.44	
32 4.84	37 5.23	42 5.69	47 6.23	52 6.86	57 7.59	
33 4.91	38 5.31	43 5.79	48 6.35	53 7.00	58 7.75	
34 4.99	39 5.40	44 5.89	49 6.47	54 7.15	59 7.90	

AMERICAN LIFE INSURANCE COMPANY, DES MOINES, IA.

Reserve: Prior to 1909 Actuaries 4%, Full Preliminary Term; since American 3¼%, Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	20.50	22.30	27.10	32.20	39.10	48.50	61.60	79.90
1902.....	5.35	6.23	7.68	9.70	12.15	15.35	19.46	25.05
1903.....	5.21	6.02	7.40	9.35	11.72	14.83	18.87	24.36
1904.....	5.08	5.83	7.14	9.03	11.32	14.17	18.25	23.67
1905.....	4.95	5.65	6.88	8.71	10.92	13.81	17.70	22.98

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

AMERICAN LIFE INSURANCE COMPANY, DES MOINES, IA.
—(Continued).—

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1906.....	4.82	5.49	6.63	8.39	10.55	13.32	17.09	22.28
1907.....	4.69	5.34	6.38	8.09	10.16	12.84	16.50	21.58
1908.....	4.58	5.20	6.18	7.79	9.76	12.37	15.90	20.88
Prem.....	21.25	24.10	27.80	32.70	39.30	48.35	60.75	78.06
1909.....	4.72	5.40	6.29	7.58	9.41	11.91	15.09	19.33
1910.....	4.58	5.21	6.04	7.28	9.01	11.36	14.40	18.44
1911.....	4.44	5.03	5.80	6.99	8.61	10.82	13.68	17.56
1912.....	4.31	4.88	5.58	6.73	8.23	10.30	13.00	16.68
1913.....	4.18	4.71	5.36	6.46	7.87	9.80	12.34	15.83
1914.....	4.06	4.55	5.15	6.21	7.51	9.31	11.70	15.00
1915.....	3.96	4.39	4.87	6.12	7.30	8.93	11.13	14.33
1916.....	3.86	4.23	4.59	6.03	7.20	8.35	10.56	13.66

20 Payment Life.

Prem....	28.10	31.10	35.00	39.80	46.20	54.80	66.60	83.20
1902.....	6.45	7.42	8.75	10.41	12.38	14.74	18.05	22.52
1903.....	6.21	7.12	8.42	10.06	12.01	14.36	17.75	22.37
1904.....	5.98	6.85	8.09	9.70	11.63	13.96	17.39	22.08
1905.....	5.76	6.59	7.77	9.34	11.24	13.54	16.97	21.69
1906.....	5.55	6.35	7.46	8.99	10.86	13.11	16.51	21.22
1907.....	5.35	6.12	7.15	8.64	10.46	12.67	16.01	20.69
1908.....	5.15	5.91	6.87	8.29	10.07	12.22	15.49	20.12
Prem....	30.20	33.15	36.80	41.40	47.35	55.30	66.25	81.65
1909.....	5.64	6.28	7.10	8.27	9.82	11.85	14.83	18.82
1910.....	5.34	5.96	6.73	7.86	9.32	11.24	14.09	17.94
1911.....	5.05	5.66	6.38	7.47	8.83	10.62	13.36	17.06
1912.....	4.78	5.36	6.04	7.09	8.37	10.03	12.64	16.18
1913.....	4.51	5.08	5.71	6.72	7.92	9.46	11.93	15.31
1914.....	4.26	4.81	5.41	6.38	7.49	8.89	11.24	14.46
1915.....	4.02	4.70	5.25	6.30	7.39	8.67	10.82	14.04
1916.....	3.78	4.59	5.19	6.22	7.29	8.45	10.40	13.62

20 Year Endowment.

Prem....	48.70	49.60	50.90	53.00	56.40	62.00	71.10	85.50
1902.....	10.32	10.63	11.25	12.25	13.42	14.94	17.42	21.30
1903.....	9.86	10.24	10.92	11.87	13.12	14.74	17.39	21.28
1904.....	9.40	9.75	10.39	11.42	12.78	14.45	17.06	21.25
1905.....	8.97	9.32	10.04	11.07	12.41	14.13	16.79	21.05
1906.....	8.55	8.82	9.52	10.64	12.04	13.76	16.42	20.73
1907.....	8.13	8.40	9.09	10.19	11.61	13.35	15.99	20.31
1908.....	7.23	8.08	8.78	9.83	11.20	12.92	15.54	19.82
Prem....	50.10	50.90	52.05	53.90	56.95	62.10	70.45	83.80
1909.....	8.87	9.15	9.61	10.44	11.57	13.10	15.46	19.04
1910.....	8.31	8.59	9.06	9.86	10.95	12.43	14.71	18.18
1911.....	7.77	8.05	8.51	9.30	10.35	11.75	13.96	17.30
1912.....	7.27	7.52	7.99	8.76	9.76	11.09	13.21	16.43
1913.....	6.75	7.02	7.49	8.24	9.19	10.45	12.48	15.55
1914.....	6.27	6.53	7.00	7.74	8.64	9.82	11.76	14.68
1915.....	5.86	6.07	6.58	7.33	8.33	9.12	10.88	13.78
1916.....	5.45	5.53	6.16	6.92	8.02	8.42	10.00	12.88

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

ATLANTIC LIFE INSURANCE COMPANY, RICHMOND, VA.

Reserve: Actuaries 4% and American 3½%; Full and Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.85	24.60	28.19	32.95	39.39	48.24	60.43	77.40
1908.....	4.80	5.58	6.62	8.04	10.04	12.82	16.69	22.12
1909.....	4.62	5.35	6.34	7.68	9.58	12.23	15.96	21.25
1910.....	4.45	5.14	6.07	7.32	9.12	11.65	15.24	20.35
1911.....	4.28	4.93	5.80	6.96	8.68	11.09	14.53	19.48
1912.....	4.13	4.74	5.56	6.66	8.24	10.54	13.86	18.60
1913.....	3.97	4.55	5.32	6.35	7.82	10.00	13.15	17.74
Prem....	20.03	22.59	25.93	30.86	36.35	44.58	55.92	71.71
1914.....	2.29	2.64	3.12	3.78	4.76	6.31	8.70	12.36
1915.....	2.15	2.46	2.89	3.49	4.37	5.77	8.00	11.44
1916.....	1.87	2.15	2.52	3.04	3.79	5.02	6.98	10.07

Net Cost (not deducting cash value) end of
5 years. 94.31 106.05 121.80 141.44 168.39 204.83 254.20 322.03

Guaranteed cash value end of
5 years. 34.00 42.00 52.00 64.00 80.00 97.00 116.00 136.00

The above values are on policies issued in 1912.

20 Payment Life.

Prem....	30.46	33.36	36.93	41.47	47.35	55.20	65.95	81.00
1908.....	6.16	6.98	8.03	9.50	11.56	14.44	18.53	24.31
1909.....	5.81	6.58	7.57	8.96	10.92	13.70	17.69	23.34
1910.....	5.47	6.19	7.13	8.45	10.31	12.98	16.85	22.36
1911.....	5.14	5.82	6.71	7.94	9.71	12.29	16.02	21.37
1912.....	4.82	5.47	6.30	7.48	9.13	11.59	15.19	20.40
1913.....	4.52	5.12	5.90	7.02	8.58	10.92	14.39	19.42
1914.....	4.24	4.80	5.53	6.58	8.04	10.27	13.60	18.46
1915.....	3.96	4.48	5.16	6.14	7.54	9.64	12.83	17.51
1916.....	2.98	3.38	3.80	4.63	5.68	7.27	9.73	13.36

Net Cost (not deducting cash value) end of
5 years. 135.62 148.01 163.12 181.89 205.75 236.58 277.67 334.31

Guaranteed cash value end of
5 years. 70.00 79.00 89.00 101.00 114.00 127.00 140.00 153.00

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	49.29	50.13	51.37	53.31	56.46	61.63	69.95	.....
1908.....	10.63	11.03	11.63	12.42	13.98	16.22	19.69	.....
1909.....	9.91	10.31	10.91	11.68	13.21	15.42	18.82	.....
1910.....	9.23	9.62	10.10	10.97	12.46	14.62	17.95	.....
1911.....	8.57	8.96	9.54	10.27	11.72	13.82	17.09	.....
1912.....	7.93	8.33	8.89	9.61	11.02	13.06	16.22	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

ATLANTIC LIFE INSURANCE COMPANY, RICHMOND, VA.—
(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1913.....	7.33	7.70	8.27	8.96	10.32	12.30	15.38	.....
1914.....	6.74	7.12	7.67	8.35	9.66	11.57	14.56	.....
1915.....	6.14	6.55	7.09	7.75	9.02	10.86	13.74	.....
1916.....	5.06	5.46	6.01	6.68	7.94	9.71	12.46	.....

Net Cost (not deducting cash value) end of
5 years. 220.40 223.22 227.40 234.54 245.39 264.03 294.27

Guaranteed cash value end of
5 years. 171.00 170.00 168.00 167.00 166.00 165.00 165.00

The above values are on policies issued in 1912.

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3½%.**

Age	Age		Age		Age		Age	
	35	8.00	40	8.75	45	9.64		
31 7.51			41 8.92		46 9.84			
32 7.62			42 9.08		47 10.06		52 11.24	
33 7.75	38 8.44		43 9.26				53 11.52	
34 7.87	39 8.59		44 9.44				54 11.80	

**BALTIMORE LIFE INSURANCE COMPANY,
BALTIMORE, MD.**

**Reserve: Ordinary Policies, Full Level Premium Method; Prior
to 1912, American 3%; since, American 3½%.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	22.10	25.45	29.80	35.50	43.25	53.65	67.55	86.35
1899.....	4.51	5.25	6.18	7.27	8.61	10.26	12.29	14.90
Prem....	21.40	24.30	28.05	32.90	39.45	48.35	60.55	77.50
1900.....	4.38	5.10	6.00	7.07	8.39	10.02	12.14	14.63
1901.....	4.24	4.98	5.81	6.86	8.15	9.77	11.78	14.35
1902.....	4.11	4.78	5.63	6.65	7.93	9.52	11.52	14.08
1903.....	3.98	4.63	5.45	6.45	7.70	9.27	11.25	13.80
1904.....	3.86	4.48	5.27	6.24	7.46	8.90	10.97	13.51
1905.....	3.74	4.34	5.10	6.04	7.24	8.75	10.69	13.21
1906.....	3.63	4.20	4.94	5.84	7.01	8.50	10.41	12.91
1907.....	3.51	4.06	4.77	5.65	6.78	8.24	10.12	12.60
1908.....	3.40	3.93	4.61	5.46	6.56	7.98	9.83	12.28
1909.....	3.30	3.80	4.46	5.27	6.34	7.73	9.54	11.96
1910.....	3.19	3.68	4.31	5.09	6.12	7.47	9.25	11.63
1911.....	3.09	3.56	4.16	4.91	5.90	7.22	8.96	11.30

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**BALTIMORE LIFE INSURANCE COMPANY,
BALTIMORE, MD.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
Prem....	25	30	35	40	45	50	55	60
1912.....	19.81	22.32	25.86	30.52	36.82	45.44	57.31	73.81
1913.....	2.59	2.97	3.49	4.14	5.02	6.19	7.74	9.86
1914.....	2.51	2.87	3.36	3.99	4.83	5.95	7.47	9.54
1915.....	2.43	2.77	3.24	3.83	4.64	5.72	7.19	9.21
1915.....	2.35	2.68	3.12	3.68	4.45	5.49	6.91	8.88

Net Cost (not deducting cash value) end of								
5 years.	88.17	100.31	116.09	136.96	165.14	203.85	257.24	331.56
10 years.	187.63	212.68	244.98	286.98	343.89	421.51	528.49	677.74

Guaranteed cash value end of								
5 years.	31.00	41.00	53.00	68.00	86.00	107.00	130.00	154.00
10 years.	84.00	102.00	124.00	151.00	181.00	213.00	247.00	281.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	31.70	34.80	38.15	42.55	48.20	55.80	66.15	.....
1899.....	7.44	8.21	9.10	10.13	11.30	12.71	14.38	.....
1900.....	7.14	7.87	8.74	9.78	10.89	12.26	13.91	.....
1901.....	6.83	7.54	8.38	9.34	10.46	11.83	13.45	.....
1902.....	6.55	7.23	8.03	8.97	10.06	11.41	13.02	.....
1903.....	6.27	6.92	7.70	8.61	9.68	11.00	12.60	.....
1904.....	6.00	6.62	7.37	8.26	9.30	10.61	12.20	.....
1905.....	5.74	6.33	7.06	7.91	8.93	10.22	11.80	.....
1906.....	5.48	6.06	6.75	7.58	8.57	9.84	11.41	.....
1907.....	5.24	5.79	6.46	7.26	8.23	9.47	11.02	.....
1908.....	5.01	5.53	6.17	6.94	7.89	9.11	10.64	.....
1909.....	4.78	5.28	5.89	6.64	7.56	8.75	10.27	.....
1910.....	4.56	5.04	5.63	6.34	7.23	8.40	9.90	.....
1911.....	4.35	4.80	5.37	6.06	6.92	8.06	9.54	.....
Prem....	28.65	31.49	35.00	39.40	45.09	52.68	63.08	.....
1912.....	3.75	4.17	4.67	5.31	6.12	7.17	8.57	.....
1913.....	3.58	3.98	4.45	5.07	5.85	6.86	8.23	.....
1914.....	3.42	3.79	4.24	4.83	5.58	6.56	7.90	.....
1915.....	3.26	3.61	4.04	4.60	5.31	6.27	7.57	.....

Net Cost (not deducting cash value) end of								
5 years.	129.24	141.90	157.60	177.19	202.59	236.54	283.13	.....
10 years.	279.05	304.01	334.58	372.45	421.31	487.85	577.86	.....

Guaranteed cash value end of								
5 years.	73.00	83.00	96.00	109.00	125.00	141.00	157.00	.....
10 years.	178.00	196.00	217.00	241.00	265.00	288.00	308.00	.....

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	50.40	51.15	52.25	54.05	57.00	61.90	69.95	.....
1899.....	12.79	12.97	13.21	13.55	14.03	14.75	15.81	.....
1900.....	12.17	12.35	12.59	12.93	13.42	14.13	15.21	.....
1901.....	11.57	11.75	11.98	12.33	12.82	13.55	14.63	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

BALTIMORE LIFE INSURANCE COMPANY.
BALTIMORE, MD.—(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1902.....	10.99	11.17	11.41	11.76	12.26	12.90	14.09	.....
1903.....	10.44	10.62	10.86	11.21	11.72	12.46	13.58	.....
1904.....	9.90	10.09	10.33	10.69	11.20	11.95	13.08	.....
1905.....	9.39	9.57	9.82	10.18	10.70	11.46	12.78	.....
1906.....	8.90	9.07	9.31	9.68	10.17	10.92	12.05	.....
1907.....	8.41	8.60	8.84	9.21	9.74	10.52	11.69	.....
1908.....	7.95	8.14	8.38	8.75	9.29	10.06	11.26	.....
1909.....	7.51	7.69	7.94	8.31	8.85	9.64	10.83	.....
1910.....	7.08	7.27	7.51	7.88	8.42	9.22	10.41	.....
1911.....	6.67	6.85	7.10	7.47	8.01	8.81	10.01	.....
Prem.....	48.67	49.32	50.33	51.96	54.74	59.48	67.31	.....
1912.....	6.26	6.39	6.59	6.88	7.33	8.03	9.11	.....
1913.....	5.89	6.03	6.23	6.51	6.96	7.66	8.73	.....
1914.....	5.54	5.67	5.87	6.16	6.60	7.29	8.35	.....
1915.....	5.20	5.33	5.53	5.81	6.25	6.93	7.98	.....
Net Cost (not deducting cash value) end of								
5 years.	220.46	223.18	227.43	234.44	246.86	267.49	302.38	.....
10 years.	443.49	449.53	458.51	473.52	498.55	540.82	611.13	.....

Guaranteed cash value end of

5 years.	168.00	168.00	168.00	169.00	171.00	174.00	178.00	.....
10 years	347.00	346.00	346.00	347.00	347.00	347.00	347.00	.....

The above values are on policies issued in 1912 and 1907.

BANKERS LIFE CO., DES MOINES, IA.

Reserve: American 3½%; Full Level Premium.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.93	22.69	26.28	31.02	37.42	46.19	58.25	75.02
1897.....	6.81	8.13	9.97	12.42	15.66	19.96	25.39	32.01
1898.....	6.58	7.81	9.56	11.91	15.05	19.22	24.65	31.25
1899.....	6.36	7.52	9.16	11.42	14.45	18.50	23.88	30.47
1900.....	6.14	7.24	8.79	10.95	13.86	17.79	23.08	29.69
1901.....	5.93	6.97	8.44	10.48	13.28	17.06	22.25	28.90
1902.....	5.73	6.72	8.08	10.04	12.72	16.39	21.42	28.07
1903.....	5.55	6.46	7.76	9.60	12.17	15.71	20.60	27.22
1904.....	5.36	6.24	7.45	9.19	11.64	15.04	19.77	26.32
1905.....	5.19	6.02	7.15	8.79	11.11	14.39	18.97	25.39
1906.....	5.03	5.81	6.87	8.41	10.61	13.75	18.17	24.43
1907.....	4.86	5.60	6.60	8.04	10.13	13.12	17.38	23.46
1908.....	4.71	5.41	6.35	7.68	9.65	12.51	16.61	22.51
1909.....	4.56	5.22	6.10	7.35	9.20	11.93	15.86	21.53

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

BANKERS LIFE CO., DES MOINES, IA.—(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1910.....	4.42	5.03	5.87	7.04	8.77	11.35	15.12	20.60
1911.....	4.28	4.86	5.65	6.73	8.35	10.79	14.39	19.68
1912.....	4.15	4.68	5.43	6.45	7.95	10.26	13.69	18.76
1913.....	4.02	4.53	5.22	6.17	7.57	9.74	12.99	17.87
1914.....	3.90	4.38	5.02	5.92	7.21	9.23	12.33	16.99
1915.....	3.78	4.23	4.83	5.66	6.87	8.76	11.68	16.13
1916.....	3.52	3.98	4.55	5.32	6.45	8.21	10.79	14.51

Net Cost (not deducting cash value) end of
5 years. 83.80 95.63 110.90 120.90 157.50 192.96 240.56 305.35

Guaranteed cash value end of
5 years. 30.91 40.58 52.73 67.92 86.48 107.31 130.08 154.34
The above values are on policies issued in 1912.

20 Payment Life.

Prem....	28.55	31.41	34.97	39.43	45.22	52.95	63.55	78.52
1897.....	9.48	10.69	12.25	14.15	16.41	19.06	22.01	25.21
1898.....	9.07	10.23	11.74	13.62	15.95	18.78	22.22	26.34
1899.....	8.67	9.77	11.23	13.10	15.43	18.38	22.16	26.90
1900.....	8.28	9.34	10.74	12.55	14.89	17.91	21.90	27.08
1901.....	7.92	8.92	10.25	12.02	14.34	17.39	21.49	27.00
1902.....	7.56	8.51	9.77	11.50	13.77	16.80	20.96	26.70
1903.....	7.21	8.12	9.31	10.97	13.19	16.20	20.37	26.24
1904.....	6.87	7.74	8.88	10.45	12.62	15.58	19.70	25.64
1905.....	6.56	7.38	8.45	9.96	12.05	14.94	19.01	24.93
1906.....	6.25	7.03	8.04	9.47	11.48	14.29	18.29	24.14
1907.....	5.95	6.68	7.66	8.98	10.92	13.65	17.50	23.29
1908.....	5.67	6.36	7.27	8.54	10.37	13.01	16.81	22.42
1909.....	5.40	6.04	6.91	8.09	9.84	12.38	16.07	21.53
1910.....	5.13	5.75	6.56	7.68	9.33	11.76	15.31	20.62
1911.....	4.88	5.45	6.22	7.27	8.82	11.15	14.58	19.71
1912.....	4.64	5.17	5.89	6.89	8.34	10.56	13.84	18.81
1913.....	4.40	4.90	5.59	6.52	7.88	9.97	13.13	17.92
1914.....	4.17	4.64	5.28	6.16	7.44	9.42	12.43	17.03
1915.....	3.95	4.39	4.99	5.88	7.02	8.88	11.75	16.16
1916.....	3.68	4.14	4.71	5.47	6.59	8.32	10.87	14.55

Net Cost (not deducting cash value) end of
5 years.. 125.59 137.95 153.10 171.75 195.42 225.92 266.60 322.68

Guaranteed cash value end of
5 years.. 73.17 83.46 95.51 109.46 125.23 141.35 157.32 172.97
The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	47.55	48.29	49.43	51.20	54.15	59.08	67.14	80.02
1911.....	5.98	6.38	6.96	7.77	9.08	11.13	14.32	19.23
1912.....	5.49	5.88	6.45	7.25	8.50	10.49	13.57	18.33
1913.....	5.00	5.40	5.96	6.73	7.93	9.85	12.83	17.44
1914.....	4.55	4.94	5.49	6.24	7.39	9.23	12.10	16.54
1915.....	4.11	4.48	5.02	5.76	6.87	8.62	11.39	15.07
1916.....	3.80	4.19	4.71	5.40	6.44	8.08	10.51	14.07

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

BANKERS LIFE CO., DES MOINES, IA.—(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	218.60	220.75	224.23	230.02	240.06	257.21	285.81	332.12
Guaranteed cash value end of								
5 years..	167.78	167.83	168.18	169.23	171.45	174.26	178.19	184.05

The above values are on policies issued in 1912.

10 Year Term.

Prem....	10.53	11.17	12.17	13.87	16.97	22.88	32.07	47.54
1911.....	1.65	1.81	2.06	2.48	3.27	4.71	7.12	11.01
1912.....	1.63	1.78	2.02	2.42	3.14	4.48	6.74	10.35
1913.....	1.61	1.76	1.99	2.36	3.02	4.27	6.39	9.81
1914.....	1.60	1.74	1.95	2.30	2.93	4.10	6.10	9.34
1915.....	1.59	1.72	1.92	2.26	2.84	3.94	5.84	8.92
1916.....	1.33	1.49	1.67	1.95	2.47	3.47	5.07	7.53

BANKERS LIFE INSURANCE COMPANY, LINCOLN, NEB.

Dividends paid by this company during 1917 will be furnished upon request.

BANKERS RESERVE LIFE COMPANY, OMAHA, NEB.

Reserve: Prior to 1910 Actuaries 4% and American 3½% Full Preliminary Term; since American 3½%; Modified Preliminary Term Plan.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.49	24.88	28.11	33.01	39.55	48.48	60.72	.....
1908.....	4.43	4.77	5.30	6.42	8.15	10.25	12.51	.....
1909.....	4.31	4.65	5.11	6.05	7.87	10.05	12.13	.....
1910.....	4.19	4.47	4.92	5.81	7.59	9.74	11.75	.....
1911.....	4.07	4.31	4.75	5.70	7.32	9.26	11.38	.....
1912.....	3.96	4.14	4.57	5.56	7.06	8.89	11.00	.....
1913.....	3.75	3.95	4.41	5.34	6.80	8.60	10.62	.....
1914.....	3.64	3.87	4.24	5.11	6.55	8.31	10.25	.....

Net Cost (not deducting cash value) end of
5 years.. 96.10 109.94 127.33 149.04 177.34 216.60 271.73

Guaranteed cash value end of

5 years.. 34.00 42.00 52.00 64.00 80.00 97.00 116.00

The above values are on policies issued in 1912.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

BANKERS RESERVE LIFE COMPANY, OMAHA, NEB.—
(Continued).

20 Payment Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	31.83	34.76	38.34	42.79	48.52	56.17	66.69
1908.....	6.28	6.75	7.28	7.94	8.84	10.12	12.20
1909.....	6.01	6.44	6.95	7.58	8.43	9.71	12.02
1910.....	5.76	6.16	6.63	7.23	8.03	9.22	11.54
1911.....	5.52	5.92	6.33	6.85	7.63	8.81	11.08
1912.....	5.29	5.61	6.03	6.51	7.27	8.58	10.62
1913.....	5.06	5.33	5.75	6.24	6.90	8.10	10.16
1914.....	4.85	5.08	5.47	5.90	6.55	7.73	9.72
Net Cost (not deducting cash value) end of							
5 years..	143.95	157.78	174.45	195.30	221.88	256.44	302.95
Guaranteed cash value end of							
5 years..	67.00	76.00	86.00	97.00	110.00	122.00	134.00

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	50.58	51.31	52.47	54.31	57.32	62.34	70.51
1908.....	7.51	8.17	9.03	10.32	11.99	14.41	18.01
1909.....	6.95	7.61	8.47	9.76	11.43	13.85	17.46
1910.....	6.41	7.07	7.93	9.22	10.89	13.31	16.92
1911.....	5.89	6.55	7.41	8.70	10.36	12.77	16.35
1912.....	5.40	6.07	6.92	8.12	9.86	12.38	15.87
1913.....	4.93	5.58	6.44	7.64	9.37	11.80	15.36
1914.....	4.47	5.03	5.98	7.21	8.90	11.33	14.87
Net Cost (not deducting cash value) end of							
5 years..	237.85	239.87	243.01	248.58	258.47	276.19	306.45
Guaranteed cash value end of							
5 years..	161.00	160.00	158.00	157.00	156.00	155.00	155.00

The above values are on policies issued in 1912.

This company furnished quinquennial dividends for only the first period and on the twenty payment life plan, as follows:
Age 25, Pr. \$31.83, Div. \$13.88; age 35, Pr. \$38.34, Div. \$16.78;
age 45, Pr. \$48.52, Div. \$20.73; age 55, Pr. \$66.69, Div. \$25.68..

**BENEFICIAL LIFE INSURANCE COMPANY,
SALT LAKE CITY, UTAH.**

Reserve: Full Preliminary Term, American 3½%.

Annual Dividends Paid in 1916 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	21.32	24.16	27.85	32.74	39.35	48.35	60.80
1910.....	4.90	5.56	6.41	7.53	9.05	11.12	13.98
1911.....	4.69	5.31	6.12	7.20	8.65	10.63	13.37
1912.....	4.48	5.07	5.85	6.87	8.26	10.15	12.77

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**BENEFICIAL LIFE INSURANCE COMPANY,
SALT LAKE CITY, UTAH—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1913.....	4.26	4.83	5.57	6.54	7.87	9.67	12.16	15.61
1914.....	3.83	4.34	5.01	5.89	7.08	8.70	10.94	14.04
1915.....	3.62	4.10	4.73	5.56	6.69	8.22	10.33	13.26
Net Cost (not deducting cash value) end of								
5 years.	85.72	97.15	111.97	131.64	158.20	194.88	244.43	313.73
Guaranteed cash value end of								
5 years.	33.00	41.00	51.00	64.00	79.00	97.00	116.00	136.00

The above values are on policies issued in 1911.

20 Payment Life.

Prem....	30.22	33.17	36.85	41.43	47.40	55.35	66.28	81.70
1910.....	6.04	6.63	7.37	8.29	9.48	11.07	13.26	16.34
1911.....	5.74	6.30	7.00	7.87	9.00	10.51	12.59	15.52
1912.....	5.44	5.97	6.63	7.46	8.53	9.96	11.93	14.70
1913.....	5.13	5.63	6.26	7.04	8.05	9.40	11.26	13.88
1914.....	4.83	5.30	5.89	6.62	7.58	8.85	10.60	13.07
1915.....	4.53	4.97	5.52	6.21	7.11	8.30	9.94	12.25
Net Cost (not deducting cash value) end of								
5 years.	125.43	137.68	152.95	171.95	196.73	229.73	275.08	339.08
Guaranteed cash value end of								
5 years.	70.00	78.00	88.00	100.00	113.00	126.00	140.00	152.00

The above values are on policies issued in 1911.

20 Year Endowment.

Prem....	50.15	50.93	52.10	53.95	57.00	62.11	70.49	83.85
1910.....	8.78	8.91	9.12	9.44	9.98	10.87	12.34	14.67
1911.....	8.52	8.65	8.85	9.17	9.69	10.55	11.98	14.25
1912.....	8.27	8.40	8.60	8.90	9.40	10.25	11.63	13.84
1913.....	8.02	8.14	8.33	8.63	9.12	9.93	11.27	13.41
1914.....	7.52	7.64	7.81	8.09	8.55	9.31	10.57	12.57
1915.....	7.02	7.13	7.29	7.55	7.98	8.69	9.87	11.73
Net Cost (not deducting cash value) end of								
5 years.	211.40	214.69	219.62	227.41	240.26	261.82	297.13	353.45
Guaranteed cash value end of								
5 years.	149.00	150.00	150.00	151.00	152.00	154.00	157.00	162.00

The above values are on policies issued in 1911.

BERKSHIRE LIFE INSURANCE CO., PITTSFIELD, MASS.

Reserve: Full Level Premium. Prior to 1900 Actuaries 4%;
from 1901 to 1907, inclusive, American 3½%;
since American 3%.

Annual Dividends Payable in 1917 per \$1,000 of insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	20.20	23.30	27.30	32.60	39.70	49.20	61.90	79.10
1897.....	3.75	4.44	5.36	6.58	8.25	10.49	13.40	17.23

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

VERKSHIRE LIFE INSURANCE CO., PITTSFIELD, MASS.

— (Continued). —

Ordinary Life.

Age of	Age at Issue							
	25	30	35	40	45	50	55	60
25.....	3.68	4.34	5.23	6.42	8.05	10.25	13.12	16.63
26.....	3.62	4.24	5.11	6.26	7.85	10.00	12.84	16.62
27.....	3.56	4.14	4.98	6.11	7.64	9.75	12.56	16.30
rem.....	21.14	23.96	27.63	32.48	39.02	47.99	60.83	77.47
28.....	4.22	4.85	5.72	6.93	8.57	10.80	13.81	17.73
29.....	4.12	4.71	5.53	6.70	8.27	10.44	13.39	17.30
30.....	4.01	4.58	5.37	6.47	7.99	10.09	12.96	16.86
31.....	3.92	4.46	5.20	6.25	7.71	9.74	12.54	16.40
32.....	3.82	4.35	5.04	6.04	7.45	9.40	12.12	15.91
33.....	3.74	4.23	4.90	5.84	7.18	9.06	11.71	15.42
34.....	3.65	4.12	4.76	5.65	6.93	8.74	11.30	14.92
rem.....	20.14	22.85	26.36	30.94	37.69	46.45	58.93	72.84
35.....	3.45	3.90	4.50	5.32	6.48	8.10	10.85	13.51
36.....	3.31	3.74	4.29	5.05	6.13	7.66	9.81	12.86
37.....	3.17	3.60	4.08	4.79	5.79	7.23	9.28	12.20
38.....	3.04	3.40	3.89	4.53	5.46	6.81	8.75	11.56
39.....	2.92	3.24	3.68	4.28	5.14	6.40	8.25	10.92
40.....	2.79	3.09	3.50	4.04	4.83	6.00	7.74	10.29
41.....	2.68	2.95	3.32	3.81	4.53	5.61	7.24	9.66
42.....	2.58	2.81	3.14	3.59	4.25	5.23	6.75	9.04
43.....	2.45	2.67	2.97	3.38	3.97	4.86	6.27	8.43

Net Cost (not deducting cash value) end of								
5 years.	87.30	99.49	115.04	135.60	160.79	190.15	248.40	315.86
10 years.	177.40	203.07	234.98	277.00	332.98	408.82	512.20	654.53
15 years.	310.30	361.70	424.30	505.90	613.20	755.50	941.00	1194.30

Guaranteed cash value end of								
5 years.	37.01	46.98	59.41	74.79	93.45	114.24	136.86	160.83
10 years.	75.36	95.15	119.75	149.81	184.29	221.66	261.07	300.55
15 years.	102.96	135.13	181.92	232.21	283.62	343.34	403.39	529.80

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

rem.....	23.10	31.40	35.40	40.40	47.10	55.70	67.20	82.80
197.....	4.38	4.93	5.67	6.59	7.74	9.15	10.81	12.83
198.....	4.26	4.84	5.59	6.52	7.72	9.25	11.15	13.65
199.....	4.19	4.76	5.50	6.44	7.67	9.27	11.36	14.16
200.....	4.12	4.67	5.40	6.35	7.59	9.25	11.45	14.46
rem.....	39.95	32.98	36.62	41.18	47.09	54.98	65.81	81.10
201.....	5.69	6.30	7.10	8.17	9.54	11.33	13.75	17.00
202.....	5.50	5.99	6.85	7.89	9.23	11.02	13.47	16.82
203.....	5.32	5.87	6.61	7.61	8.92	10.70	13.14	16.57
204.....	5.13	5.67	6.37	7.34	8.61	10.36	12.79	16.25
205.....	4.96	5.47	6.14	7.07	8.31	10.03	12.42	15.87
206.....	4.79	5.29	5.93	6.81	8.01	9.69	12.05	15.46
207.....	4.64	5.11	5.72	6.56	7.72	9.35	11.66	15.03

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend; and that in some companies this dividend is contingent upon the payment of the 1917 premium.

BERKSHIRE LIFE INSURANCE CO., PITTSFIELD, MASS.

— (Continued). —

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.	30.07	32.83	36.17	40.34	45.69	52.83	63.06	76.59
1908.....	4.78	5.21	5.78	6.53	7.55	8.95	10.92	13.77
1909.....	4.49	4.90	5.43	6.14	7.10	8.44	10.35	13.12
1910.....	4.23	4.61	5.10	5.75	6.65	7.94	9.77	12.49
1911.....	3.97	4.31	4.78	5.38	6.22	7.43	9.19	11.81
1912.....	3.72	4.04	4.46	5.02	5.80	6.95	8.64	11.14
1913.....	3.48	3.77	4.16	4.67	5.39	6.47	8.07	10.49
1914.....	3.24	3.50	3.86	4.34	5.00	6.00	7.53	9.83
1915.....	3.02	3.26	3.58	4.02	4.62	5.54	6.98	9.13
1916.....	2.80	3.01	3.30	3.70	4.25	5.10	6.45	8.54

Net Cost (not deducting cash value) end of								
5 years.	134.09	146.57	161.49	179.95	203.39	234.09	275.63	333.77
10 years.	262.88	288.68	320.44	359.09	409.88	475.80	.....	.....
20 years.	459.50	513.50	577.30	655.30	758.30	887.60	1057.00	.....

Guaranteed cash value end of								
5 years.	86.74	96.99	108.77	122.17	137.11	152.15	166.86	181.18
10 years.	174.82	196.29	221.00	248.73	277.68	305.46	339.53	359.98
20 years.	416.36	469.31	526.49	586.67	647.79	706.94	762.00	811.65

The above values are on policies issued in 1912, 1907 and 1897.

20 Year Endowment.

Prem.	48.60	49.60	51.00	53.70	57.00	62.80	71.70	.....
1897.....	5.89	6.07	6.29	6.59	7.05	7.69	8.60	.....
1898.....	5.81	6.01	6.29	6.68	7.28	8.17	9.47	.....
1899.....	5.71	5.95	6.26	6.73	7.43	8.50	10.00	.....
1900.....	5.62	5.87	6.23	6.74	7.53	8.72	10.51	.....
Prem.	49.98	50.74	51.88	53.69	56.70	61.75	70.02	.....
1901.....	8.98	9.18	9.48	9.95	10.68	11.85	13.70	.....
1902.....	8.60	8.79	9.11	9.60	10.36	11.59	13.52	.....
1903.....	8.23	8.42	8.74	9.25	10.04	11.29	13.28	.....
1904.....	7.86	8.06	8.38	8.89	9.70	10.97	12.90	.....
1905.....	7.52	7.72	8.03	8.54	9.35	10.64	12.67	.....
1906.....	7.17	7.38	7.70	8.20	9.00	10.29	12.32	.....
1907.....	6.85	7.06	7.37	7.87	8.68	9.94	11.94	.....
Prem.	48.03	48.71	49.75	51.39	54.15	58.76	68.82	.....
1908.....	7.15	7.31	7.55	7.94	8.59	9.63	11.29	.....
1909.....	6.62	6.78	7.02	7.40	8.04	9.06	10.69	.....
1910.....	6.11	6.28	6.51	6.87	7.50	8.49	10.09	.....
1911.....	5.62	5.78	6.01	6.37	6.96	7.94	9.48	.....
1912.....	5.14	5.30	5.53	5.88	6.44	7.39	8.89	.....
1913.....	4.68	4.84	5.07	5.41	5.95	6.85	8.29	.....
1914.....	4.24	4.39	4.62	4.94	5.46	6.32	7.71	.....
1915.....	3.81	3.97	4.18	4.50	4.99	5.80	7.14	.....
1916.....	3.40	3.55	3.76	4.07	4.54	5.30	6.67	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

BERKSHIRE LIFE INSURANCE CO., PITTSFIELD, MASS.—
(Continued).

20 Year Endowment.

Issue of	Age at Issue					
	25	30	35	40	45	50
Net Cost (not deducting cash value) end of						
5 yrs.	218.88	221.50	225.59	232.18	243.37	262.15
10 yrs.	451.97	457.24	465.33	478.68	501.53	540.61
20 yrs.	837.50	852.60	870.90	900.30	950.20	1032.90
Guaranteed cash value end of						
5 yrs.	176.64	176.65	176.96	177.92	179.98	182.52
10 yrs.	380.01	379.71	379.60	380.10	380.66	380.50
20 yrs.	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00

The above values are on policies issued in 1912, 1907 and 1897:

5 Year Term.

Prem....	11.02	11.75	12.80	14.38	16.65	21.49	29.12	41.54
1912.....	2.19	2.36	2.61	2.99	3.60	4.64	6.34	9.07
1913.....	2.18	2.35	2.59	2.95	3.52	4.49	6.08	8.63
1914.....	2.17	2.33	2.56	2.91	3.44	4.33	5.84	8.23
1915.....	2.16	2.32	2.53	2.87	3.36	4.20	5.60	7.83
1916.....	2.15	2.30	2.51	2.83	3.29	4.06	5.37	7.46

Net Cost

5 years.	44.25	47.00	51.20	57.35	67.54	85.73	116.27	166.48
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**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3%.**

Age	Age	Age	Age	Age	Age	Age	Age	Age
25 5.40	30 5.78	35 6.23	40 6.75	45 7.37	50 8.12	55 8.98		
26 5.47	31 5.87	36 6.33	41 6.87	46 7.51	51 8.28	56 9.17		
27 5.55	32 5.96	37 6.43	42 6.99	47 7.65	52 8.45	57 9.36		
28 5.62	33 6.06	38 6.53	43 7.11	48 7.80	53 8.62	58 9.55		
29 5.70	34 6.13	39 6.64	44 7.24	49 7.90	54 8.80	59 9.75		

**Quinquennial Dividends Paid in 1917, and Annual Premiums,
per \$1,000 of Insurance.**

Dividend Period.

5 Year

Whole Life.				Twenty Payment Life.			
Age at Issue	2d Period Pr. Div.	3rd Period. Pr. Div.		2nd Period Pr. Div.	3rd Period, Pr. Div.		
25.....	21.14	20.40	21.14	24.20	30.05	24.50	30.30
35.....	27.63	26.60	27.63	31.50	36.62	30.10	36.62
45.....	39.02	36.80	39.02	46.40	47.09	40.20	47.09
55.....	60.33	59.90	60.33	74.70	.....	.....	.....

Twenty Year Endowment.

25.....	49.98	33.80	49.98	44.80
35.....	51.88	36.90	51.88	48.20
45.....	56.70	44.10	56.70	56.10

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

BOSTON MUTUAL LIFE INSURANCE CO., BOSTON, MASS.

Reserve: American $3\frac{1}{2}\%$. Full Level Premium System.

Annual Dividends Payable in 1917 per \$1,000 of insurance.

Ordinary Life.

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	19.90	22.60	26.20	31.00	37.40	45.80	58.00	74.90
1909.....	1.96	2.17	2.48	2.92	3.63	4.68	6.24	8.52
1910.....	1.88	2.07	2.34	2.75	3.39	4.38	5.84	8.01
1911.....	1.81	1.98	2.23	2.59	3.17	4.08	5.45	7.50
1912.....	1.75	1.88	2.10	2.43	2.95	3.79	5.08	7.02
1913.....	1.67	1.81	2.01	2.29	2.75	3.52	4.69	6.54
1914.....	1.61	1.73	1.91	2.15	2.55	3.25	4.33	6.06
1915.....	1.55	1.64	1.79	2.02	2.36	2.98	3.99	5.61
1916.....	1.49	1.58	1.69	1.90	2.19	2.73	3.65	5.15

20 Payment Life.

Prem....	28.40	31.15	34.65	39.05	44.75	52.25	62.60	.....
1908.....	2.43	2.65	2.93	3.34	3.97	4.91	6.31	.....
1909.....	2.30	2.49	2.75	3.12	3.70	4.59	5.92	.....
1910.....	2.17	2.33	2.58	2.91	3.43	4.27	5.53	.....
1911.....	2.04	2.20	2.41	2.70	3.18	3.96	5.16	.....
1912.....	1.91	2.06	2.25	2.52	2.93	3.66	4.78	.....
1913.....	1.80	1.92	2.09	2.31	2.70	3.35	4.40	.....
1914.....	1.69	1.78	1.93	2.16	2.48	3.06	4.05	.....
1915.....	1.58	1.67	1.79	1.98	2.27	2.79	3.69	.....

20 Year Endowment.

Prem....	47.80	48.55	49.65	51.30	54.10	58.75	66.65	.....
1908.....	3.69	3.78	3.94	4.21	4.74	5.62	7.10	.....
1909.....	3.43	3.52	3.67	3.93	4.40	5.29	6.72	.....
1910.....	3.18	3.26	3.41	3.65	4.12	4.94	6.32	.....
1911.....	2.93	3.02	3.16	3.39	3.82	4.60	5.92	.....
1912.....	2.70	2.78	2.90	3.12	3.52	4.25	5.51	.....
1913.....	2.47	2.55	2.67	2.88	3.25	3.93	5.11	.....
1914.....	2.25	2.33	2.44	2.64	2.96	3.61	4.72	.....
1915.....	2.03	2.12	2.23	2.41	2.72	3.30	4.34	.....

Quinquennial Dividends Paid in 1916, and Annual Premiums per \$1,000 of Insurance.

Age at Issue.	Whole Life.				5 Year Twenty Payment Life.			
	1st Period.		2nd Period.		1st Period.		2nd Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	19.90	6.28	19.40	9.15	28.40	6.92	30.05	10.96
35.....	26.20	7.36	25.70	11.33	34.65	7.96	36.60	13.07
45.....	37.40	9.75	36.90	16.36	44.75	10.25	47.10	17.63
55.....	58.00	16.53	58.00	28.26	62.60	16.75	65.80	23.46

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

BOSTON MUTUAL LIFE INSURANCE CO., BOSTON, MASS.

—(Continued).

Quinquennial Dividends Paid in 1917, and Annual Premiums per \$1,000 of Insurance.

Age at Issue	5 Year			
	20 Year Endowment.			
	1st Period.	2nd Period.	Pr.	Div.
25.....	47.80	9.31	50.00	16.02
35.....	49.65	10.08	51.90	17.22
45.....	54.10	12.28	56.70	20.92
55.....	66.65	19.48	70.00	32.23

CAPITOL LIFE INSURANCE CO., DENVER, COL.

Reserve: American 3½%; prior to 1910 Full Preliminary Term; since Modified Preliminary Term.

Annual Dividends Paid During Year Ending Aug. 1, 1917, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.41	24.29	27.88	32.64	39.08	47.93	60.12	77.11
1907.....	2.74	3.17	3.69	4.32	5.11	6.10	7.34	8.89
1908.....	2.60	3.00	3.48	4.08	4.83	5.77	6.96	8.47
1909.....	2.48	2.85	3.29	3.84	4.55	5.44	6.58	8.05
1910.....	2.36	2.70	3.10	3.61	4.27	5.12	6.21	7.62
1911.....	2.24	2.55	2.92	3.39	4.00	4.79	5.83	7.18
1912.....	2.12	2.41	2.74	3.18	3.73	4.47	5.45	6.75
1913.....	2.01	2.27	2.57	2.96	3.47	4.16	5.07	6.31
1914.....	1.90	2.14	2.41	2.76	3.21	3.84	4.69	5.86

Net Cost (not deducting cash value) end of 5 years.. 101.02 114.63 131.68 154.80 184.99 227.18 385.39 366.63

Guaranteed cash value end of 5 years.. 33.00 41.00 51.00 64.00 79.00 96.00 115.00 135.00

The above values are on policies issued in 1912.

20 Payment Life.

Prem....	31.70	34.59	38.14	42.56	48.26	55.83	66.18	80.80
1907.....	4.28	4.69	5.18	5.74	6.40	7.17	8.24	9.17
1908.....	4.00	4.37	4.82	5.34	5.98	6.70	7.56	8.63
1909.....	3.73	4.08	4.49	4.96	5.56	6.25	7.08	8.15
1910.....	3.47	3.78	4.16	4.60	5.15	5.80	6.60	7.65
Prem....	31.70	34.59	38.14	42.81	48.78	56.66	67.24	81.92
1911.....	3.22	3.50	3.84	4.32	4.88	5.57	6.40	7.43
1912.....	2.98	3.23	3.54	3.97	4.49	5.14	5.93	6.92
1913.....	2.75	2.97	3.24	3.64	4.12	4.73	5.48	6.53
1914.....	2.52	2.72	2.96	3.32	3.76	4.32	5.02	5.94

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

CAPITOL LIFE INSURANCE CO., DENVER, COL.—
(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	150.25	164.03	180.96	203.12	231.53	269.11	219.77	390.21
Guaranteed cash value end of								
5 years..	70.00	78.00	88.00	100.00	113.00	126.00	139.00	152.00

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	50.42	51.16	52.22	54.03	57.12	62.01	70.09	83.14
1907.....	6.55	6.62	6.72	6.89	7.13	7.45	7.94	8.69
1908.....	5.94	6.01	6.11	6.27	6.53	6.86	7.35	8.13
1909.....	5.35	5.43	5.53	5.69	5.95	6.28	6.79	7.58
1910.....	4.79	4.87	4.97	5.13	5.39	5.73	6.24	7.04
1911.....	4.25	4.33	4.43	4.59	4.85	5.18	5.69	6.50
1912.....	3.73	3.81	3.91	4.07	4.33	4.66	5.17	5.96
1913.....	3.24	3.31	3.41	3.57	3.82	4.15	4.66	5.44
1914.....	2.76	2.83	2.93	3.10	3.34	3.65	4.15	4.91
Net Cost (not deducting cash value) end of								
5 years..	242.37	245.85	250.85	259.41	274.11	297.59	336.47	399.39
Guaranteed cash value end of								
5 years..	154.00	158.00	161.00	160.00	149.00	149.00	150.00	153.00

The above values are on policies issued in 1912.

CEDAR RAPIDS LIFE INSURANCE COMPANY.
CEDAR RAPIDS, IA.

**Reserve: Actuaries 4%; Modified and Full Preliminary Term,
Premium Refund Policies American 3½%.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	20.85	23.75	27.40	32.25	38.80	47.45	58.90	74.10
1906.....	3.28	3.70	4.23	4.94	5.84	6.93	8.30	10.20
1907.....	3.25	3.66	4.16	4.87	5.76	6.87	8.28	10.13
1908.....	3.23	3.62	4.10	4.78	5.66	6.80	8.23	10.13
1909.....	3.21	3.59	4.04	4.70	5.53	6.71	8.15	10.10
1910.....	3.19	3.56	3.99	4.62	5.48	6.61	8.06	10.04
1911.....	3.18	3.53	3.94	4.53	5.38	6.50	7.95	9.97
1912.....	3.16	3.50	3.90	4.44	5.26	6.37	7.82	9.85
1913.....	3.14	3.47	3.85	4.36	5.16	6.24	7.69	9.77
1914.....	2.65	2.94	3.25	3.78	4.38	5.09	6.09	7.71
1915.....	2.62	2.90	3.20	3.68	4.26	4.99	5.90	7.03
1916.....	2.57	2.83	3.13	3.54	4.11	4.83	5.74	6.84

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**CEDAR RAPIDS LIFE INSURANCE COMPANY,
CEDAR RAPIDS, IA.—(Continued).**

20 Payment Life.

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	30.05	33.05	36.75	41.35	47.40	55.15	65.45	79.60
1906.....	4.85	5.25	5.79	6.44	7.24	8.18	9.44	11.07
1907.....	4.71	5.11	5.61	6.24	7.03	8.02	9.27	11.05
1908.....	4.59	4.97	5.45	6.07	6.86	7.85	9.19	11.02
1909.....	4.47	4.82	5.28	5.91	6.67	7.67	9.04	10.94
1910.....	4.37	4.70	5.14	5.71	6.49	7.50	8.89	10.86
1911.....	4.27	4.60	5.01	5.54	6.31	7.32	8.74	10.75
1912.....	4.17	4.48	4.88	5.37	6.13	7.14	8.55	10.67
1913.....	4.08	4.38	4.76	5.22	5.95	6.95	8.38	10.45
1914.....	3.52	3.83	4.23	4.75	5.55	6.53	7.96	10.04
1915.....	3.46	3.76	4.14	4.61	5.33	6.31	7.72	9.77
1916.....	3.30	3.58	3.94	4.38	5.06	5.96	7.30	9.20

20 Year Endowment.

Prem....	49.15	50.00	51.20	53.10	56.25	61.17	68.74	80.50
1906.....	7.41	7.55	7.71	7.96	8.32	8.83	9.64	11.06
1907.....	7.00	7.13	7.30	7.58	7.98	8.55	9.44	10.86
1908.....	6.62	6.75	6.93	7.23	7.67	8.28	9.26	10.74
1909.....	6.25	6.40	6.58	6.90	7.35	8.02	9.06	10.62
1910.....	5.92	6.07	6.27	6.57	7.07	7.77	8.85	10.52
1911.....	5.61	5.77	5.97	6.28	6.78	7.53	8.65	10.38
1912.....	5.30	5.47	5.70	5.98	6.51	7.28	8.45	10.23
1913.....	5.03	5.20	5.42	5.72	6.24	7.03	8.23	10.05
1914.....	4.80	4.96	5.15	5.46	5.99	6.78	7.95	9.74
1915.....	4.57	4.71	4.91	5.22	5.73	6.52	7.69	9.47
1916.....	4.12	4.27	4.49	4.81	5.31	6.09	7.22	8.93

CENTRAL LIFE INSURANCE CO., OTTAWA, ILL.

Reserve: American 8½%; Modified Preliminary Term "Illinois Standard."

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	20.40	23.35	26.90	31.75	38.80	47.25	59.60	76.75
1907.....	3.66	4.19	4.87	5.87	6.78	7.67	8.54	8.95
1908.....	3.53	4.03	4.66	5.57	6.56	7.45	8.36	8.91
1909.....	3.40	3.88	4.47	5.31	6.34	7.22	8.18	8.83
1910.....	3.28	3.72	4.27	5.05	6.14	6.99	7.96	8.72
1911.....	3.17	3.57	4.08	4.80	5.92	6.75	7.73	8.58
1912.....	3.06	3.43	3.81	4.57	5.60	6.50	7.48	8.40
1913.....	2.95	3.30	3.73	4.34	5.29	6.27	7.23	8.19
1914.....	2.85	3.17	3.56	4.13	5.00	6.03	6.97	7.97
1915.....	2.75	3.05	3.41	3.92	4.72	5.79	6.70	7.72

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

CENTRAL LIFE INSURANCE CO., OTTAWA, ILL.—

(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	29.30	32.15	35.65	40.00	45.60	53.10	63.35	77.85
1907.....	5.30	5.70	6.21	6.86	7.30	7.61	7.66	7.05
1908.....	5.05	5.42	5.88	6.47	6.97	7.29	7.38	6.91
1909.....	4.81	5.15	5.56	6.09	6.65	6.97	7.10	6.75
1910.....	4.58	4.88	5.26	5.74	6.34	6.64	6.81	6.57
1911.....	4.35	4.62	4.97	5.40	6.04	6.32	6.51	6.36
1912.....	4.13	4.38	4.69	5.07	5.63	6.00	6.20	6.14
1913.....	3.93	4.14	4.42	4.75	5.24	5.69	5.89	5.88
1914.....	3.73	3.92	4.15	4.44	4.87	5.37	5.57	5.61
1915.....	3.54	3.70	3.90	4.14	4.51	5.07	5.25	5.33

20 Year Endowment.

Prem....	48.25	49.10	50.25	52.05	55.00	59.95	68.05	81.15
1907.....	8.74	8.88	9.02	9.30	9.45	9.57	9.63	9.41
1908.....	8.24	8.38	8.51	8.77	9.00	9.16	9.29	9.21
1909.....	7.75	7.88	8.01	8.26	8.57	8.75	8.94	9.02
1910.....	7.28	7.41	7.53	7.77	8.15	8.35	8.59	8.79
1911.....	6.83	6.97	7.07	7.28	7.75	7.94	8.24	8.56
1912.....	6.39	6.52	6.63	6.83	7.25	7.56	7.88	8.29
1913.....	5.98	6.09	6.20	6.38	6.77	7.17	7.53	8.02
1914.....	5.58	5.69	5.78	5.96	6.30	6.80	7.17	7.73
1915.....	5.19	5.30	5.39	5.55	5.86	6.43	6.82	7.42

CENTRAL STATES LIFE INSURANCE COMPANY, CRAWFORDSVILLE, IND.

Modified Preliminary Term Plan; American 3½%.

Annual Dividends Payable per \$1,000 of Insurance During Year
Ending July 1, 1917.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.51	24.30	27.95	32.79	39.33	48.32	.....	.....
1910.....	4.32	4.84	5.60	6.53	7.85	9.64	.....	.....
1911.....	4.10	4.60	5.32	6.20	7.46	9.16	.....	.....
1912.....	3.88	4.36	5.04	5.88	7.07	8.68	.....	.....
1913.....	3.66	4.12	4.76	5.56	6.68	8.20	.....	.....
1914.....	3.44	3.88	4.48	5.24	6.29	7.22	.....	.....
1915.....	3.22	3.64	4.20	4.92	5.90	7.24	.....	.....
1916.....	3.00	3.40	3.92	4.60	5.51	6.76	.....	.....

The above values are on policies issued in 1912.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

CENTRAL STATES LIFE INSURANCE COMPANY.
CRAWFORDSVILLE, IND.—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	30.82	33.30	36.94	41.49	47.25	55.14	.....	.....
1910.....	4.95	5.27	5.72	6.33	7.31	8.36	.....	.....
1911.....	4.65	4.94	5.35	5.92	6.84	7.81	.....	.....
1912.....	4.35	4.61	4.98	5.51	6.37	7.26	.....	.....
1913.....	4.13	4.37	4.70	5.19	6.00	6.81	.....	.....
1914.....	3.83	4.04	4.33	4.77	5.53	6.26	.....	.....
1915.....	3.53	3.71	3.97	4.37	5.06	5.71	.....	.....
1916.....	3.23	3.38	3.60	3.95	4.59	5.16	.....	.....

20 Year Endowment.

Prem....	49.92	50.65	51.75	53.56	56.64	61.90	.....	.....
1910.....	7.49	7.57	7.73	7.91	8.47	9.25	.....	.....
1911.....	6.99	7.06	7.22	7.37	7.90	8.63	.....	.....
1912.....	6.49	6.56	6.71	6.84	7.34	8.02	.....	.....
1913.....	5.99	6.06	6.20	6.41	6.80	7.41	.....	.....
1914.....	5.49	5.56	5.69	5.88	6.23	6.80	.....	.....
1915.....	4.99	5.06	5.17	5.23	5.66	6.19	.....	.....
1916.....	4.50	4.56	4.66	4.82	5.10	5.58	.....	.....

CENTRAL STATES LIFE INSURANCE CO., ST. LOUIS, MO.

Reserve: American 3½%; Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.86	22.61	26.18	30.90	37.29	46.01	58.03	74.73
1911.....	2.46	2.86	3.37	4.02	4.90	6.02	7.49	9.46
1912.....	2.33	2.70	3.16	3.77	4.59	5.65	7.06	8.96
1913.....	2.20	2.55	2.97	3.53	4.30	5.28	6.63	8.45
1914.....	2.08	2.39	2.78	3.30	4.00	4.92	6.19	7.94
1915.....	1.97	2.24	2.60	3.07	3.70	4.55	5.77	7.43
1916.....	1.73	1.98	2.29	2.70	3.27	4.02	5.07	6.53
Net Cost (Not deducting cash value) end of								
5 years..	88.99	101.19	117.10	138.13	166.59	205.63	259.43	334.94
Guaranteed cash value end of								
5 years..	29.00	37.00	47.00	59.00	75.00	92.00	111.00	131.00
The above values are on policies issued in 1912.								

20 Payment Life.

Prem....	28.78	31.63	35.17	39.60	45.35	53.00	63.51	.....
1911.....	3.70	4.11	4.61	5.24	6.03	7.00	8.28	.....
1912.....	3.42	3.79	4.26	4.83	5.58	6.50	7.74	.....
1913.....	3.16	3.50	3.93	4.46	5.15	6.02	7.22	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

CENTRAL STATES LIFE INSURANCE CO., ST. LOUIS, MO.
— (Continued).

20 Payment Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
1914.....	2.90	3.21	3.60	4.08	4.73	5.55	6.70
1915.....	2.65	2.93	3.28	3.75	4.33	5.10	6.18
1916.....	2.30	2.54	2.85	3.24	3.77	4.44	5.41
Net Cost (not deducting cash value) end of							
5 years..	129.47	142.18	157.93	177.64	203.19	237.39	284.30
Guaranteed cash value end of							
5 years..	65.00	74.00	84.00	96.00	109.00	122.00	135.00
The above values are on policies issued in 1912.							

20 Year Endowment.

Prem....	48.71	49.39	50.43	52.12	54.96	59.77	67.73	.....
1911.....	6.61	6.71	6.84	7.08	7.45	8.01	8.92	.....
1912.....	6.02	6.12	6.25	6.49	6.84	7.40	8.31	.....
1913.....	5.46	5.56	5.69	5.92	6.27	6.82	7.72	.....
1914.....	4.92	5.02	5.15	5.38	5.71	6.25	7.13	.....
1915.....	4.41	4.49	4.63	4.84	5.17	5.70	6.56	.....
1916.....	3.54	3.65	3.80	4.04	4.37	4.88	5.68	.....
Net Cost (not deducting cash value) end of								
5 years..	219.20	222.11	226.63	233.93	246.44	267.80	283.25	.....
Guaranteed cash value end of								
5 years..	160.00	158.00	157.00	155.00	155.00	155.00	156.00	.....
The above values are on policies issued in 1912.								

COLUMBIA LIFE INSURANCE COMPANY, CINCINNATI, O.

Form of Valuation: Actuaries' 4% full preliminary term on Interstate Life business issued before November 1, 1901. All other business, American 3½%. Prior to August 13, 1904, whole life and twenty-payment life, modified preliminary term plan. All business since, full preliminary term (see preface).

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	20.63	23.35	26.88	31.55	37.85	46.49	58.37
1910.....	2.70	3.00	3.42	4.00	4.91	6.28	8.31
1911.....	2.61	2.88	3.27	3.79	4.62	5.90	7.82
1912.....	2.52	2.77	3.12	3.60	4.35	5.53	7.33
1913.....	2.43	2.66	2.97	3.40	4.08	5.17	6.86
1914.....	2.34	2.55	2.83	3.23	3.84	4.83	6.40
1915.....	2.26	2.45	2.70	3.05	3.60	4.50	5.95
1916.....	2.18	2.33	2.57	2.87	3.36	4.17	5.50

20 Payment Life.

Issue of	25	30	35	40	45	50	55	60
Prem....	23.90	31.74	35.25	39.63	45.25	52.73	62.95	77.40
1910.....	3.19	3.49	3.88	4.44	5.26	6.50	8.35	11.18
1911.....	3.01	3.29	3.66	4.17	4.92	6.10	7.84	10.57

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

COLUMBIA LIFE INSURANCE COMPANY, CINCINNATI, O.

—(Continued).—

20 Payment Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1912.....	2.84	3.09	3.42	3.90	4.59	5.67	7.33	9.93
1913.....	2.67	2.90	3.19	3.62	4.25	5.26	6.83	9.30
1914.....	2.51	2.71	2.98	3.38	3.93	4.86	6.34	8.69
1915.....	2.35	2.53	2.77	3.13	3.63	4.48	5.86	8.08
1916.....	2.19	2.35	2.56	2.88	3.33	4.10	5.38	7.47

20 Year Endowment.

Prem....	48.12	48.72	49.69	51.27	53.93	58.56	66.24	.....
1910.....	4.44	4.55	4.76	5.08	5.66	6.67	8.35	.....
1911.....	4.12	4.23	4.44	4.75	5.30	6.29	7.91	.....
1912.....	3.76	3.87	4.09	4.36	4.89	5.82	7.37	.....
1913.....	3.40	3.52	3.70	3.99	4.48	5.35	6.84	.....
1914.....	3.07	3.18	3.37	3.63	4.08	4.91	6.31	.....
1915.....	2.74	2.85	3.02	3.29	3.70	4.48	5.80	.....
1916.....	2.41	2.52	2.68	2.94	3.33	4.03	5.30	.....

COLUMBIA LIFE INSURANCE CO., FREMONT, NEB.

Reserve: Actuaries 4% Full Preliminary Term Plan.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
1911.....	19.90	22.73	26.46	31.43	37.99	46.62	58.16	.....
1912.....	3.96	4.43	5.01	5.89	7.28	9.22	11.91	.....
1913.....	3.77	4.21	4.76	5.52	6.79	8.59	11.11	.....
1914.....	3.61	4.01	4.50	5.15	6.28	7.98	10.33	.....
1915.....	3.32	3.64	4.10	4.66	5.64	7.14	9.26	.....
1916.....	3.04	3.32	3.71	4.17	4.99	6.31	8.22	.....
1917.....	2.76	2.99	3.33	3.73	4.35	5.50	7.21	.....

Net Cost (not deducting cash value) end of
5 years.. 83.00 95.48 111.90 133.92 161.90 197.58 244.67

Guaranteed cash value end of
5 years.. 29.92 36.43 45.39 56.97 69.05 82.03 96.80

The above values are on policies issued in 1912.

20 Payment Life.

Prem....	26.53	29.59	33.28	38.03	44.17	52.10	62.51	.....
1909.....	5.18	5.76	6.45	7.54	9.08	11.15	14.09	.....
1910.....	4.85	5.39	6.02	6.98	8.43	10.44	13.23	.....
1911.....	4.52	5.03	5.62	6.45	7.80	9.72	12.39	.....
1912.....	4.23	4.68	5.23	5.95	7.22	9.01	11.55	.....
Prem....	27.14	30.29	34.12	38.85	44.94	52.66	63.02	.....
1913.....	3.99	4.40	4.91	5.54	6.64	8.23	10.48	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

COLUMBIA LIFE INSURANCE CO., FREMONT, NEB.—
(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	
1914.....	3.70	4.07	4.54	5.10	6.05	7.55	9.65	.....
1915.....	3.42	3.77	4.18	4.69	5.50	6.88	8.89	.....
1916.....	2.79	3.06	3.38	3.77	4.38	5.53	7.21	.....
Net Cost (not deducting cash value) end of								
5 years..	116.96	130.77	147.52	168.38	192.14	225.55	266.81	.....
Guaranteed cash value end of								
5 years...	58.00	65.00	75.00	86.00	96.00	106.00	117.00	.....

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	45.69	46.95	48.52	50.95	54.49	59.55	67.03	.....
1911.....	8.23	6.55	6.92	7.54	8.59	10.15	12.44	.....
1912.....	5.59	5.91	6.28	6.82	7.82	9.35	11.57	.....
1913.....	4.98	5.30	5.67	6.17	7.12	8.59	10.67	.....
1914.....	4.39	4.70	5.07	5.54	6.41	7.83	9.85	.....
1915.....	3.82	4.13	4.50	4.97	5.75	7.07	9.08	.....
1916.....	3.00	3.27	3.62	4.01	4.62	5.80	7.49	.....
Net Cost (not deducting cash value) end of								
5 years..	206.67	211.44	217.46	227.24	240.73	259.11	286.49	.....

10 Year Term.

Prem....	12.30	13.23	14.41	16.33	19.70	25.00	32.98	.....
1911.....	2.73	2.98	3.29	3.83	4.88	6.43	8.75	.....
1912.....	2.68	2.91	3.22	3.69	4.64	6.09	8.20	.....
1913.....	2.63	2.84	3.13	3.54	4.40	5.71	7.67	.....
1914.....	2.56	2.77	3.05	3.41	4.14	5.39	7.17	.....
1915.....	2.50	2.70	2.97	3.28	3.91	5.04	6.71	.....
1916.....	2.37	2.55	2.79	3.08	3.58	4.55	6.01	.....
Net Cost								
5 years..	48.76	52.38	56.90	64.60	77.83	98.22	129.14	.....

COLUMBUS MUTUAL LIFE INSURANCE COMPANY,
COLUMBUS, O.

Reserve: American 3½%. Modified Preliminary Term Plan.

Annual Dividends Effective April 1, 1917, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	
Prem....	20.63	23.35	26.88	31.55	37.85	46.49	58.37	74.88
1908.....	4.70	5.45	6.83	7.28	8.58	10.31	12.45	14.86
1909.....	4.25	5.00	5.86	6.67	7.86	9.57	11.62	14.04
1910.....	4.10	4.84	5.64	6.36	7.46	9.05	11.04	13.59
1911.....	3.96	4.68	5.41	6.05	7.08	8.54	10.48	12.74

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**COLUMBUS MUTUAL LIFE INSURANCE COMPANY,
COLUMBUS, O.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1912.....	3.88	4.51	5.19	5.77	6.70	8.97	9.90	12.09
1913.....	3.71	4.35	4.98	5.51	6.31	7.61	9.34	11.45
1914.....	3.60	4.20	4.77	5.25	5.90	7.16	8.78	10.80
1915.....	3.22	3.62	4.10	4.73	5.57	6.71	8.25	10.36

20 Payment Life.

Prem....	29.17	31.99	35.50	39.89	45.58	53.19	63.62	78.35
1908.....	5.35	5.98	6.60	7.51	8.66	10.20	12.13	14.41
1909.....	5.07	5.68	6.45	7.27	8.34	9.97	11.90	14.22
1910.....	4.79	5.40	6.10	6.87	7.87	9.37	11.24	13.51
1911.....	4.52	5.12	5.76	6.48	7.40	8.78	10.59	12.80
1912.....	4.27	4.84	5.43	6.08	6.93	8.22	9.95	12.10
1913.....	4.05	4.57	5.12	5.76	6.47	7.67	9.32	11.41
1914.....	3.81	4.30	4.82	5.35	6.02	7.12	8.70	10.73
1915.....	3.07	3.41	3.88	4.47	5.27	6.38	7.92	10.11

20 Year Endowment.

Prem....	48.28	49.01	50.12	51.88	54.79	59.68	67.66	.....
1908.....	7.05	7.52	8.13	8.76	9.70	11.06	13.27	.....
1909.....	6.84	7.05	7.39	7.86	8.74	9.87	12.05	.....
1910.....	6.51	6.72	7.05	7.49	8.31	9.40	11.51	.....
1911.....	6.19	6.40	6.71	7.15	7.89	8.94	11.00	.....
1912.....	5.88	6.08	6.36	6.79	7.48	8.50	10.50	.....
1913.....	5.59	5.78	6.03	6.44	7.10	8.07	10.02	.....
1914.....	5.31	5.50	5.78	6.12	6.74	7.65	9.56	.....
1915.....	5.19	5.38	5.66	6.03	6.59	7.43	8.73	.....

10 Year Term.

Prem....	11.79	12.51	13.83	15.54	19.01	25.32	35.98	.....
1909.....	1.74	1.74	1.77	2.03	2.60	4.04	6.27	.....
1910.....	1.71	1.71	1.72	1.97	2.63	3.95	5.99	.....
1911.....	1.69	1.69	1.70	1.93	2.57	3.87	5.96	.....
1912.....	1.65	1.66	1.66	1.88	2.51	3.80	5.93	.....
1913.....	1.62	1.63	1.63	1.83	2.45	3.72	5.88	.....
1914.....	1.59	1.61	1.61	1.78	2.39	3.64	5.82	.....
1915.....	1.57	1.58	1.58	1.74	2.31	3.56	5.74	.....

COMMONWEALTH LIFE, OMAHA.

Reserve: Modified Preliminary Term, American $3\frac{1}{2}\%$ Deferred Dividends Payable in 1917.

Dividend Period.

Age at Issue	Whole Life.		5 Year		20 Payment Life.		20 Year Endow.	
	1st Period.		1st Period.		1st Period.		1st Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	20.80	7.25	29.10	7.25	47.10	9.31		
35.....	26.40	7.75	34.80	7.75	48.60	17.13		
45.....	36.20	8.25	43.80	8.25	52.40	17.63		
55.....	54.50	8.75	59.80	8.75	63.40	18.13		

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

CONNECTICUT GENERAL LIFE INSURANCE CO., HARTFORD, CONN.

Reserve: Net Level Premium; Prior to January, 1901, Actuaries
4%; since American 3½%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	19.63	22.35	25.88	30.55	36.86	45.49	57.37	73.88
1901.....	4.98	5.82	6.88	8.23	9.95	12.11	14.88	18.39
1902.....	4.83	5.62	6.64	7.96	9.63	11.76	14.48	17.99
1903.....	4.68	5.44	6.42	7.69	9.31	11.40	14.07	17.56
1904.....	4.53	5.26	6.20	7.42	9.00	11.03	13.67	17.14
1905.....	4.39	5.08	5.98	7.16	8.69	10.67	13.26	16.68
1906.....	4.25	4.92	5.77	6.90	8.39	10.32	12.86	16.23
1907.....	3.77	4.41	5.22	6.31	7.73	9.61	12.09	15.42
1908.....	3.64	4.24	5.02	6.06	7.44	9.26	11.69	14.95
1909.....	3.52	4.09	4.84	5.82	7.15	8.91	11.27	14.48
1910.....	3.40	3.94	4.65	5.59	6.87	8.57	10.87	14.01
1911.....	3.28	3.80	4.47	5.37	6.59	8.24	10.46	13.53
1912.....	3.17	3.66	4.31	5.16	6.32	7.90	10.06	13.06
1913.....	3.06	3.53	4.14	4.94	6.06	7.57	9.67	12.58
1914.....	2.96	3.40	3.97	4.75	5.80	7.26	9.27	12.11
1915.....	2.86	3.28	3.82	4.55	5.55	6.94	8.89	11.63
1916.....	2.76	3.16	3.67	4.36	5.31	6.63	8.50	11.16

Net Cost (not deducting cash value) end of								
5 years.	83.34	94.72	109.49	128.99	155.26	191.15	240.46	306.96
10 years.	165.72	187.96	216.80	254.96	306.55	377.46	475.54	612.33
15 years.	243.00	275.83	318.48	375.02	451.95	558.28	706.11	913.24

Guaranteed cash value end of								
5 years.	28.00	38.00	50.00	65.00	84.00	105.00	138.00	182.00
10 years.	79.00	100.00	125.00	156.00	192.00	230.00	271.00	311.00
15 years.	133.00	164.00	202.00	245.00	298.00	342.00	392.00	438.00

The above values are on policies issued in 1912, 1907 and 1902.

20 Payment Life.

Prem....	28.18	31.00	34.50	38.89	44.58	52.19	62.63	77.35
1901.....	7.63	8.52	9.63	11.01	12.72	14.86	17.62	21.17
1902.....	7.39	8.16	9.23	10.56	12.23	14.39	17.12	20.74
1903.....	7.00	7.81	8.83	10.12	11.76	13.85	16.60	20.26
1904.....	6.69	7.47	8.45	9.70	11.29	13.34	16.08	19.76
1905.....	6.40	7.15	8.08	9.28	10.83	12.85	15.55	19.22
1906.....	6.12	6.83	7.73	8.87	10.37	12.36	15.02	18.67
1907.....	5.51	6.18	7.03	8.14	9.59	11.52	14.15	17.75
1908.....	5.25	5.89	6.71	7.76	9.16	11.05	13.62	17.17
1909.....	5.00	5.62	6.39	7.40	8.74	10.59	13.09	16.59
1910.....	4.76	5.34	6.09	7.05	8.34	10.12	12.57	16.02
1911.....	4.54	5.08	5.79	6.70	7.94	9.67	12.06	15.43
1912.....	4.31	4.84	5.51	6.38	7.56	9.23	11.56	14.85
1913.....	4.10	4.60	5.23	6.06	7.20	8.80	11.06	14.28

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**CONNECTICUT GENERAL LIFE INSURANCE CO.,
HARTFORD, CONN.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1914.....	3.90	4.36	4.97	5.76	6.84	8.37	10.57	13.71
1915.....	3.70	4.14	4.71	5.46	6.50	7.97	10.10	13.14
1916.....	3.51	3.93	4.47	5.19	6.17	7.58	9.63	12.58

Net Cost (not deducting cash value) end of

5 years.	421.38	188.18	147.61	165.06	188.63	219.00	266.23	318.19
10 years.	240.78	263.76	292.12	327.41	372.88	433.35	516.37	633.94
15 years.	302.07	335.92	427.83	480.12	547.91	639.03	764.81	943.98

Guaranteed cash value end of

5 years.	71.00	81.00	93.00	107.00	123.00	139.90	155.00	170.00
10 years.	174.00	196.00	222.00	251.00	281.00	310.00	337.00	359.00
15 years.	293.00	328.00	367.00	409.00	451.00	490.00	522.00	544.00

The above values are on policies issued in 1912, 1907 and 1902.

20 Year Endowment.

Prem....	47.28	48.02	49.13	50.89	53.79	58.68	66.66	79.42
1901.....	12.63	12.96	13.41	14.05	14.98	16.34	18.39	21.41
1902.....	11.93	12.26	12.73	13.39	14.33	15.75	17.85	21.00
1903.....	11.26	11.60	12.06	12.73	13.70	15.15	17.31	20.54
1904.....	10.62	10.96	11.43	12.10	13.09	14.56	16.75	20.03
1905.....	10.01	10.34	10.82	11.49	12.48	13.97	16.17	19.49
1906.....	9.42	9.75	10.23	10.90	11.90	13.39	15.60	18.93
1907.....	8.49	8.84	9.31	9.98	10.98	12.47	14.68	17.99
1908.....	7.95	8.29	8.77	9.43	10.42	11.90	14.10	17.41
1909.....	7.42	7.77	8.23	8.89	9.88	11.36	13.54	16.81
1910.....	6.92	7.26	7.73	8.38	9.35	10.81	12.97	16.21
1911.....	6.44	6.78	7.25	7.89	8.85	10.28	12.42	15.61
1912.....	5.98	6.32	6.78	7.42	8.34	9.77	11.87	15.01
1913.....	5.52	5.87	6.33	6.95	7.87	9.27	11.33	14.42
1914.....	5.10	5.43	5.89	6.52	7.41	8.77	10.81	13.84
1915.....	4.69	5.02	5.48	6.09	6.97	8.30	10.28	13.25
1916.....	4.29	4.62	5.07	5.68	6.54	7.84	9.77	12.67

Net Cost (not deducting cash value) end of

5 years.	210.82	212.84	216.10	221.79	231.82	249.45	279.24	327.91
10 years.	413.87	417.99	424.71	436.26	456.52	492.42	553.31	652.93
15 years.	602.90	606.51	620.06	638.02	669.43	724.96	818.79	.....

Guaranteed cash value end of

5 years.	165.00	165.00	166.00	167.00	169.00	172.00	174.00	182.00
10 years.	386.00	385.00	385.00	386.00	387.00	387.00	388.00	388.00
15 years.	637.00	637.00	636.00	634.00	632.00	627.00	618.00	604.00

The above values are on policies issued in 1912, 1907 and 1902.

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3½%.**

Age	Age	Age	Age	Age	Age	Age	Age
25 4.38	30 4.73	35 5.15	40 5.64	45 6.23	50 6.93	55 7.55	
26 4.44	31 4.80	36 5.24	41 5.75	46 6.36	51 7.09	56 7.93	
27 4.51	32 4.88	37 5.33	42 5.86	47 6.49	52 7.25	57 8.11	
28 4.58	33 4.96	38 5.43	43 5.98	48 6.64	53 7.41	58 8.30	
29 4.65	34 5.05	39 5.53	44 6.10	49 6.78	54 7.59	59 8.49	

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

CONNECTICUT MUTUAL LIFE INSURANCE CO., HARTFORD, CONN.

Reserve: American 3%. Net Level Premium Basis.

Annual Dividends Payable in 1917 per \$1,000 of insurance.

Ordinary Life.

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
1897.....	29.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1898.....	5.53	6.45	7.61	9.02	10.73	12.81	15.34	18.51
1899.....	5.34	6.22	7.34	8.72	10.40	12.45	14.97	18.11
1900.....	5.15	6.00	7.09	8.41	10.05	12.07	14.59	17.70
1901.....	4.98	5.79	6.83	8.12	9.71	11.70	14.19	17.29
1902.....	4.79	5.57	6.58	7.82	9.38	11.32	13.78	16.88
1903.....	4.63	5.37	6.32	7.53	9.04	10.95	13.37	16.46
1904.....	4.46	5.17	6.08	7.25	8.71	10.57	12.96	16.02
1905.....	4.30	4.98	5.84	6.96	8.38	10.19	12.53	15.57
1906.....	4.15	4.79	5.61	6.68	8.06	9.82	12.11	15.10
1907.....	4.00	4.60	5.39	6.41	7.73	9.44	11.68	14.63
1908.....	3.85	4.42	5.17	6.14	7.41	9.07	11.25	14.15
1909.....	3.74	4.25	4.96	5.88	7.10	8.69	10.81	13.66
1910.....	3.57	4.08	4.75	5.63	6.79	8.32	10.38	13.16
1911.....	3.43	3.92	4.55	5.38	6.48	7.96	9.96	12.66
1912.....	3.30	3.76	4.36	5.14	6.18	7.60	9.52	12.16
1913.....	3.18	3.61	4.17	4.91	5.90	7.24	9.10	11.66
1914.....	3.06	3.46	3.99	4.68	5.61	6.90	8.67	11.16
1915.....	2.94	3.31	3.80	4.46	5.33	6.55	8.25	10.65
1916.....	2.82	3.17	3.63	4.24	5.07	6.21	7.85	10.15
1918.....	2.71	3.04	3.46	4.03	4.81	5.88	7.43	9.65

Net Cost (not deducting cash value) end of								
5 years.	86.06	97.73	112.88	132.48	158.80	194.61	243.56	311.14
10 years.	168.28	191.80	220.91	259.65	311.28	381.25	476.74	608.23
20 years.	320.35	362.83	416.65	488.25	585.09	718.49	903.48	1162.00

Guaranteed cash value end of								
5 years.	35.76	45.73	58.16	73.54	92.20	112.99	135.61	159.58
10 years.	90.00	111.00	136.00	165.00	198.00	231.00	263.00	290.00
20 years.	222.00	265.00	315.00	367.00	419.00	468.00	511.00	553.00

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

Prem....	29.98	32.62	35.82	39.77	44.82	51.54	60.79	.....
1897.....	8.79	9.64	10.61	11.70	12.89	14.17	15.59	.....
1898.....	8.36	9.18	10.11	11.16	12.33	13.61	15.06	.....
1899.....	7.96	8.73	9.62	10.64	11.78	13.06	14.54	.....
1900.....	7.56	8.30	9.15	10.14	11.24	12.51	14.00	.....
1901.....	7.18	7.88	8.70	9.64	10.72	11.96	13.46	.....
1902.....	6.81	7.48	8.25	9.16	10.21	11.42	12.93	.....
1903.....	6.46	7.08	7.82	8.69	9.70	10.90	12.39	.....
1904.....	6.12	6.71	7.40	8.23	9.22	10.38	11.85	.....
1905.....	5.79	6.35	6.99	7.78	8.73	9.88	11.33	.....
1906.....	5.46	5.99	6.60	7.35	8.27	9.37	10.80	.....
1907.....	5.16	5.65	6.22	6.93	7.80	8.88	10.28	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**CONNECTICUT MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.— (Continued).**

20 Payment Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1908.....	4.86	5.31	5.86	6.53	7.35	8.39	9.76	.....
1909.....	4.57	5.00	5.50	6.13	6.91	7.91	9.24	.....
1910.....	4.29	4.68	5.16	5.75	6.48	7.44	8.72	.....
1911.....	4.02	4.39	4.83	5.37	6.07	6.98	8.22	.....
1912.....	3.76	4.09	4.50	5.01	5.66	6.52	7.72	.....
1913.....	3.50	3.82	4.19	4.66	5.26	6.08	7.23	.....
1914.....	3.27	3.55	3.89	4.32	4.88	5.65	6.74	.....
1915.....	3.03	3.29	3.59	4.00	4.51	5.22	6.26	.....
1916.....	2.80	3.03	3.32	3.68	4.15	4.81	5.79	.....

Net Cost (not deducting cash value) end of								
5 years.	133.93	145.52	159.54	176.73	192.58	227.53	267.22	.....
10 years.	262.26	285.46	313.60	348.18	392.18	450.25	.....	.....
20 years.	437.36	529.75	581.40	645.66	728.84	841.16	.....	.....

Guaranteed cash value end of								
5 years.	85.49	95.74	107.52	120.92	135.86	150.90	165.61	.....
10 years.	193.00	214.00	239.00	264.00	289.00	312.00	.....	.....
20 years.	498.00	548.00	602.00	657.00	712.00	763.00	.....	.....

The above values are on policies issued in 1912, 1907 and 1897.

30 Year Endowment.

Prem.....	49.21	49.64	50.36	51.62	53.88	57.39	64.71	.....
1897.....	17.32	17.37	17.43	17.56	17.77	18.15	18.81	.....
1898.....	16.49	16.53	16.61	16.75	17.00	17.43	18.18	.....
1899.....	15.67	15.73	15.81	15.97	16.24	16.72	17.55	.....
1900.....	14.89	14.96	15.04	15.22	15.51	16.03	16.93	.....
1901.....	14.15	14.21	14.30	14.49	14.80	15.36	16.31	.....
1902.....	13.43	13.49	13.58	13.78	14.12	14.70	15.70	.....
1903.....	12.72	12.79	12.89	13.10	13.44	14.05	15.08	.....
1904.....	12.05	12.12	12.22	12.44	12.80	13.41	14.48	.....
1905.....	11.40	11.48	11.57	11.80	12.17	12.80	13.89	.....
1906.....	10.77	10.86	10.95	11.17	11.55	12.20	13.30	.....
1907.....	10.17	10.25	10.35	10.58	10.95	11.60	12.71	.....
1908.....	9.59	9.67	9.78	9.99	10.37	11.02	12.13	.....
1909.....	9.04	9.11	9.21	9.43	9.81	10.46	11.56	.....
1910.....	8.49	8.56	8.68	8.88	9.25	9.90	11.00	.....
1911.....	7.97	8.05	8.15	8.36	8.72	9.35	10.44	.....
1912.....	7.47	7.54	7.64	7.85	8.20	8.82	9.90	.....
1913.....	6.98	7.06	7.15	7.36	7.69	8.30	9.36	.....
1914.....	6.52	6.58	6.68	6.88	7.20	7.80	8.82	.....
1915.....	6.06	6.14	6.23	6.41	6.73	7.30	8.30	.....
1916.....	5.62	5.70	5.79	5.97	6.27	6.82	7.78	.....

Net Cost (not deducting cash value) end of								
5 yrs.	213.60	215.42	218.51	223.87	233.51	250.63	279.66	.....
10 yrs.	414.08	417.73	423.80	434.45	453.45	487.32	544.86	.....
20 yrs.	761.06	768.81	780.34	801.41	839.21	896.44	1020.69	.....

Guaranteed cash value end of								
5 yrs.	175.39	175.40	175.71	176.67	178.73	181.27	184.80	.....
10 yrs.	394.00	393.00	392.00	392.00	390.00	385.00	377.00	.....

The above values are on policies issued in 1912, 1907 and 1897.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

CONNECTICUT MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.—(Continued).

5 Year Term.

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
1913.....	11.54	12.12	13.02	14.44	16.93	21.69	30.03	43.97
1914.....	1.85	1.94	2.09	2.33	2.74	3.54	4.93	7.25
1915.....	1.85	1.93	2.08	2.31	2.72	3.50	4.85	7.19
1916.....	1.85	1.93	2.07	2.30	2.69	3.45	4.76	6.94
1916.....	1.83	1.92	2.07	2.28	2.66	3.38	4.66	6.78

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3%.**

Age	Age	Age	Age	Age	Age	Age	Age	Age
25 4.82	30 5.19	35 5.62	40 6.12	45 6.71	50 7.37	55 8.12		
26 4.89	31 5.27	36 5.72	41 6.23	46 6.83	51 7.52	56 8.28		
27 4.96	32 5.36	37 5.82	42 6.34	47 6.97	52 7.67	57 8.44		
28 5.04	33 5.44	38 5.92	43 6.46	48 7.09	53 7.82	58 8.60		
29 5.11	34 5.53	39 6.02	44 6.58	49 7.23	54 7.97	59 8.77		

CONTINENTAL LIFE INSURANCE COMPANY,
SALT LAKE CITY, UTAH.

**Reserve: American 3½%, prior to July 1, 1911, Full Preliminary
Term; since Modified Preliminary Term.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
1913.....	21.32	24.16	27.85	32.74	39.35	48.35	60.80	78.05
1914.....	3.55	3.95	4.45	5.20	6.25	7.85	9.85	12.85
1915.....	3.50	3.90	4.40	5.10	6.10	7.60	9.60	12.55
1916.....	3.45	3.75	4.20	4.85	5.80	7.20	9.10	11.90
1916.....	3.35	3.60	4.00	4.60	5.50	6.80	8.60	11.25

20 Payment Life.

Prem....	30.22	33.17	36.85	41.43	47.40	55.35	66.23	81.79
1913.....	3.55	3.85	4.25	5.40	6.85	8.75	11.15	14.00
1914.....	3.50	3.80	4.20	5.30	6.70	8.50	10.80	14.25
1915.....	3.45	3.75	4.15	5.05	6.45	8.15	10.45	13.80
1916.....	3.40	3.70	4.10	4.80	6.20	7.80	10.10	13.35

20 Year Endowment.

Prem....	48.24	48.98	50.09	51.67	54.33	58.99	66.43	78.46
1913.....	4.70	5.10	5.45	5.85	6.55	7.65	8.40	.....
1914.....	4.65	4.95	5.30	5.60	6.25	7.35	8.10	9.10
1915.....	4.25	4.50	4.85	5.20	5.85	6.75	7.50	8.40
1916.....	3.85	4.05	4.40	4.80	5.45	6.15	6.90	7.70

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

CONTINENTAL LIFE INSURANCE CO., WILMINGTON, DEL.

Reserve: American $3\frac{1}{2}\%$, Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.49	24.38	28.11	33.01	39.55	48.48	60.72	77.69
1907.....	6.53	7.10	7.79	8.63	9.61	10.76	12.17	13.85
1908.....	6.40	6.93	7.59	8.39	9.32	10.43	11.79	13.43
1909.....	6.27	6.78	7.40	8.15	9.04	10.10	11.41	13.01
1910.....	6.15	6.63	7.21	7.92	8.76	9.77	11.06	12.58
1911.....	6.03	6.48	7.02	7.69	8.48	9.45	10.67	12.15
Prem....	19.36	22.19	25.69	30.46	36.99	45.73	57.92	74.90
1912.....	3.78	4.05	4.43	4.92	5.55	6.38	7.48	8.93
1913.....	3.67	3.91	4.25	4.71	5.29	6.04	7.10	8.49
1914.....	3.56	3.78	4.09	4.50	5.08	5.74	6.72	8.04
1915.....	3.45	3.65	3.92	4.30	4.78	5.43	6.35	7.60

Net Cost (not deducting cash value) end of								
5 years.	86.63	99.47	116.19	138.39	168.45	209.85	266.92	346.63
10 years.	171.79	196.89	229.57	272.96	331.82	413.08	525.45	682.68

Guaranteed cash value end of								
5 years.	34.00	42.00	52.00	64.00	80.00	97.00	116.00	136.00
10 years.	82.00	102.00	125.00	154.00	188.00	223.00	261.00	299.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	31.83	34.76	38.34	42.79	48.52	56.17	66.69	.....
1907.....	9.90	10.38	10.94	11.54	12.20	12.92	13.83	.....
1908.....	9.62	10.07	10.58	11.15	11.76	12.45	13.33	.....
1909.....	9.35	9.78	10.24	10.77	11.34	11.99	12.84	.....
1910.....	9.08	9.47	9.91	10.40	10.93	11.54	12.37	.....
1911.....	8.83	9.19	9.59	10.04	10.53	11.10	11.89	.....
Prem....	27.91	30.81	34.39	38.90	44.75	52.60	63.32	.....
1912.....	4.67	4.97	5.34	5.80	6.37	7.11	8.06	.....
1913.....	4.44	4.70	5.04	5.47	6.00	6.69	7.60	.....
1914.....	4.21	4.45	4.76	5.14	5.63	6.28	7.14	.....
1915.....	4.00	4.21	4.48	4.83	5.28	5.88	6.70	.....

Net Cost (not deducting cash value) end of								
5 years.	136.88	140.44	157.12	178.15	205.45	242.13	292.31	.....
10 years.	251.22	277.60	310.05	350.91	404.25	476.09	574.79	.....

Guaranteed cash value end of								
5 years.	77.00	86.00	96.00	107.00	120.00	132.00	144.00	.....
10 years.	179.00	201.00	225.00	252.00	280.00	307.00	330.00	.....

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	50.53	51.31	52.47	54.31	57.32	62.34	70.51	.....
1907.....	13.35	13.36	13.41	13.51	13.68	13.97	14.49	.....
1908.....	12.74	12.76	12.80	12.91	13.08	13.38	13.91	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**CONTINENTAL LIFE INSURANCE CO.,
WILMINGTON, DEL.—(Continued).**

30 Year Endowment.

Issue of	Age at Issue							60
	25	30	35	40	45	50	55	
1909.....	12.16	12.17	12.32	12.32	12.50	12.80	13.34	.....
1910.....	11.60	11.61	11.66	11.76	11.94	12.24	12.79	.....
1911.....	11.06	11.07	11.12	11.22	11.40	11.70	12.25	.....
Prem.....	46.60	47.46	48.70	50.64	53.78	58.94	67.27	.....
1912.....	6.61	6.71	6.83	7.03	7.33	7.77	8.48	.....
1913.....	6.12	6.21	6.34	6.53	6.83	7.26	8.06	.....
1914.....	5.65	5.74	5.86	6.05	6.34	6.77	7.45	.....
1915.....	5.19	5.28	5.40	5.59	5.87	6.28	6.96	.....
Net Cost (not deducting cash value) end of								
5 years.	214.88	218.79	224.48	233.38	247.90	271.96	310.78	.....
10 years.	420.97	428.60	439.76	457.22	485.80	533.35	610.34	.....
Guaranteed cash value end of								
5 years.	171.00	170.00	168.00	167.00	166.00	165.00	165.00	.....
10 years.	392.00	390.00	389.00	388.00	386.00	384.00	381.00	.....

The above values are on policies issued in 1912 and 1907.

DAKOTA LIFE INSURANCE CO., WATERTOWN, S. D.

Reserve: American 3½%; Modified Preliminary Term (Illinois Standard).

**Annual Dividends Payable in 1917 per \$1,000 of insurance.
Ordinary Life.**

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem.....	19.90	22.60	26.15	30.80	37.10	45.75	57.65	74.00
1909.....	2.22	2.50	2.88	3.37	4.16	5.75	8.23	11.93
1910.....	2.16	2.43	2.80	3.27	4.04	5.58	7.99	11.58
1911.....	2.10	2.36	2.72	3.17	3.92	5.42	7.76	11.24
1912.....	2.04	2.29	2.64	3.08	3.81	5.26	7.53	10.91
1913.....	1.98	2.22	2.56	2.99	3.70	5.11	7.31	10.59
1914.....	1.92	2.16	2.49	2.90	3.59	4.96	7.10	10.28
1915.....	1.86	2.10	2.42	2.82	3.49	4.82	6.89	9.98
Net Cost (not deducting cash value) end of								
5 years.	91.70	104.23	120.64	142.21	170.91	208.60	259.42	328.24
Guaranteed cash value end of								
5 years.	33.00	41.00	51.00	64.00	79.00	96.00	115.00	135.00

The above values are on policies issued in 1912.

20 Payment Life.

Prem....	28.75	31.55	35.05	39.40	45.10	52.65	63.00	77.75
1909.....	3.20	3.48	3.86	4.31	5.07	6.60	8.93	12.51
1910.....	3.11	3.38	3.75	4.18	4.92	6.41	8.67	12.15
1911.....	3.02	3.28	3.64	4.06	4.78	6.22	8.42	11.80

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

DAKOTA LIFE INSURANCE CO., WATERTOWN, S. D.—
(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1912.....	2.93	3.18	3.53	3.94	4.64	6.04	8.17	11.46
1913.....	2.85	3.09	3.43	3.83	4.51	5.87	7.94	11.13
1914.....	2.77	3.00	3.33	3.72	4.39	5.70	7.71	10.81
1915.....	2.69	2.92	3.23	3.62	4.26	5.54	7.49	10.50

Net Cost (not deducting cash value) end of
5 years. 132.51 145.56 161.73 181.89 207.70 240.15 283.69 344.85

Guaranteed cash value end of
5 years. 70.00 78.00 88.00 100.00 113.00 126.00 140.00 152.00

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	48.15	48.80	49.90	51.60	54.40	59.20	67.15	.....
1909.....	5.39	5.41	5.49	5.55	6.14	7.40	9.57	.....
1910.....	5.23	5.25	5.33	5.39	5.96	7.18	9.29	.....
1911.....	5.08	5.10	5.17	5.23	5.79	6.97	9.02	.....
1912.....	4.93	4.95	5.02	5.18	5.62	6.77	8.76	.....
1913.....	4.79	4.81	4.87	5.03	5.46	6.51	8.50	.....
1914.....	4.65	4.67	4.73	4.88	5.30	6.38	8.25	.....
1915.....	4.51	4.53	4.59	4.74	5.15	6.20	8.01	.....

Net Cost (not deducting cash value) end of
5 years. 221.87 225.04 230.29 238.17 250.47 270.14 303.23 363.23 383.23

Guaranteed cash value end of
5 years. 164.00 168.00 161.00 160.00 159.00 159.00 160.00 160.00 160.00

The above values are on policies issued in 1912.

**EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK,
N. Y.**

Reserve: All Annual Dividend Policies American 3%; Full
Level Premium Plan.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem....	21.49	24.38	28.11	33.01	39.55	48.48	60.72	77.69
1897.....	7.74	8.97	10.47	12.29	14.54	17.32	20.81	25.41
1898.....	7.48	8.66	10.12	11.90	14.10	16.83	20.28	24.79
1899.....	7.21	8.36	9.77	11.50	13.65	16.34	19.73	24.16
1900.....	6.96	8.05	9.42	11.11	13.21	15.84	19.18	23.52
1901.....	6.71	7.76	9.08	10.72	12.76	15.34	18.62	22.88
1902.....	6.46	7.47	8.74	10.33	12.32	14.83	18.05	22.23
1903.....	6.21	7.18	8.40	9.94	11.87	14.32	17.47	21.58
1904.....	5.97	6.90	8.08	9.55	11.43	13.81	16.89	20.92

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK.
N. Y.—(Continued).

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1905.....	5.74	6.82	7.75	9.17	10.98	13.30	16.31	20.25
1906.....	5.51	6.35	7.42	8.79	10.54	12.79	15.71	19.56
1907.....	5.26	6.06	7.07	8.30	10.05	12.22	15.04	18.78
1908.....	5.01	5.76	6.73	7.96	9.57	11.64	14.37	17.99
1909.....	4.76	5.48	6.39	7.56	9.09	11.07	13.69	17.18
1910.....	4.52	5.19	6.05	7.16	8.61	10.50	13.01	16.38
1911.....	4.29	4.92	5.72	6.76	8.13	9.98	12.83	15.56
1912.....	4.06	4.64	5.39	6.37	7.66	9.37	11.65	14.74
1913.....	3.83	4.37	5.07	5.98	7.19	8.81	10.97	13.92
1914.....	3.60	4.11	4.76	5.60	6.73	8.25	10.30	13.10
1915.....	3.38	3.85	4.45	5.28	6.28	7.69	9.82	12.27

Net Cost (not deducting cash value) end of

5 years.	89.42	101.34	116.74	137.01	164.06	201.14	252.13	322.96
10 years.	175.57	.....	228.85	.....	321.44	.....	494.95	.....

Guaranteed cash value end of

5 years.	37.00	45.00	58.00	73.00	92.00	112.00	135.00	159.00
10 years.	98.00	.....	146.00	.....	212.00	.....	290.00	.....

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	31.83	34.76	38.34	42.79	48.52	56.17	66.69	.....
1897.....	12.47	13.74	15.20	17.01	19.09	21.60	24.72	.....
1898.....	11.93	13.16	14.62	16.31	18.32	20.75	23.77	.....
1899.....	11.42	12.59	14.00	15.64	17.68	19.94	22.87	.....
1900.....	10.91	12.03	13.30	14.97	16.86	19.17	22.02	.....
1901.....	10.42	11.50	12.80	14.38	16.16	18.40	21.20	.....
1902.....	9.95	10.97	12.22	13.70	15.48	17.66	20.40	.....
1903.....	9.48	10.46	11.66	13.09	14.81	16.93	19.61	.....
1904.....	9.03	9.97	11.11	12.40	14.15	16.22	18.65	.....
1905.....	8.59	9.48	10.58	11.90	13.51	15.52	18.09	.....
1906.....	8.16	9.01	10.06	11.33	12.87	14.84	17.35	.....
1907.....	7.71	8.51	9.51	10.72	12.21	14.10	16.53	.....
1908.....	7.27	8.03	8.97	10.12	11.55	13.36	15.72	.....
1909.....	6.84	7.56	8.44	9.53	10.90	12.64	14.92	.....
1910.....	6.42	7.09	7.93	8.96	10.26	11.93	14.13	.....
1911.....	6.01	6.64	7.43	8.39	9.63	11.23	13.34	.....
1912.....	5.61	6.19	6.93	7.84	9.01	10.53	12.56	.....
1913.....	5.22	5.76	6.45	7.30	8.40	9.84	11.78	.....
1914.....	4.84	5.34	6.08	6.77	7.80	9.16	11.01	.....
1915.....	4.46	4.92	5.51	6.25	7.21	8.50	10.24	.....

Net Cost (not deducting cash value) end of

5 years.	134.92	147.07	161.77	180.05	203.55	234.99	278.38	.....
10 years.	203.16	.....	315.47	.....	397.86	.....	545.31	.....

Guaranteed cash value end of

5 years.	95.00	95.00	107.00	120.00	135.00	150.00	165.00	.....
10 years.	208.00	.....	255.00	.....	311.00	.....	362.00	.....

The above values are on policies issued in 1912 and 1907.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK. N. Y.—(Continued).

20 Year Endowment.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	50.53	51.31	52.47	54.31	57.32	62.34	70.51
1897.....	21.00	21.37	21.86	22.57	23.55	25.03	27.22
1898.....	19.99	20.35	20.83	21.51	22.47	23.90	26.01
1899.....	19.01	19.36	19.83	20.50	21.43	22.83	24.89
1900.....	18.05	18.40	18.86	19.53	20.44	21.82	23.84
1901.....	17.13	17.47	17.93	18.58	19.49	20.85	22.85
1902.....	16.24	16.58	17.03	17.68	18.57	19.92	21.90
1903.....	15.38	15.71	16.15	16.80	17.69	19.02	20.99
1904.....	14.55	14.87	15.31	15.94	16.82	18.15	20.10
1905.....	13.74	14.05	14.49	15.11	15.99	17.30	19.24
1906.....	12.95	13.26	13.69	14.31	15.18	16.48	18.40
1907.....	12.14	12.45	12.86	13.47	14.32	15.60	17.49
1908.....	11.35	11.65	12.06	12.65	13.49	14.74	16.60
Prem....	49.33	50.43	51.91	54.06	57.34	62.55	70.81
1909.....	9.40	10.01	10.72	11.61	12.69	14.11	16.02
1910.....	8.66	9.26	9.96	10.83	11.89	13.28	15.15
1911.....	7.93	8.53	9.22	10.07	11.11	12.47	14.29
1912.....	7.23	7.82	8.49	9.33	10.35	11.67	13.44
1913.....	6.55	7.12	7.79	8.61	9.60	10.88	12.59
1914.....	5.89	6.45	7.10	7.90	8.86	10.10	11.76
1915.....	5.24	5.79	6.43	7.21	8.14	9.34	10.93

Net Cost (net deducting cash value) end of

5 years.	217.14	219.82	223.07	230.71	242.32	262.17	295.21
10 years.	421.61	435.21	451.88	471.88	495.21	527.49	577.49

Guaranteed cash value end of

5 years.	175.00	175.00	175.00	176.00	178.00	181.00	184.00
10 years.	407.00	407.00	408.00	408.00	408.00	408.00	408.00

The above values are on policies issued in 1912 and 1907.

Dividends on Full Paid Up Life Policies According to Attained Ages During 1917 American 3%.

Age	Age	Age	Age	Age	Age	Age	Age
25	4.56	30	4.93	35	5.36	40	5.86
26	4.63	31	5.01	36	5.46	41	5.97
27	4.70	32	5.10	37	5.56	42	6.08
28	4.78	33	5.18	38	5.66	43	6.20
29	4.85	34	5.27	39	5.76	44	6.32
						45	6.44
						46	6.56
						47	6.69
						48	6.81
						49	6.95
						50	7.08
						51	7.22
						52	7.36
						53	7.50
						54	7.64
						55	7.78
						56	7.93
						57	8.08
						58	8.22
						59	8.37

Deferred Dividends Paid in 1917 and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Age at Issue	15 Year				20 Year			
	Pr.	Div.	Whole Life.	Div.	20 Pay.	Life.	20 Yr. En.	Div.
25.....	21.49	84.94	21.49	151.62	31.83	182.60	50.53	252.06
35.....	28.11	98.81	28.11	180.28	38.34	216.00	52.47	277.29
45.....	39.55	108.53	39.55	221.31	48.52	264.10	57.32	317.71
55.....	60.72	176.72	60.72	452.21	66.69	491.17	70.51	529.70

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

EQUITABLE LIFE INSURANCE CO., DES MOINES, IOWA.

Reserve: Net Level Premium Plan; prior to October 21, 1907.
Actuaries 4%; since, American 3½%.

Annual Dividends Payable During the Year Beginning March 1, 1917, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	19.89	23.02	26.87	31.73	38.04	46.42	58.53	76.82
1897.....	6.56	7.59	8.86	10.47	12.55	15.31	19.31	25.35
1898.....	6.36	7.36	8.59	10.15	12.17	14.85	18.72	24.58
Prem....	19.63	22.63	26.49	31.57	38.47	47.71	60.04	76.73
1899.....	6.08	7.01	8.21	9.78	11.92	14.79	18.61	23.79
1900.....	5.88	6.78	7.94	9.47	11.54	14.31	18.01	23.02
1901.....	5.69	6.56	7.68	9.15	11.15	13.83	17.41	22.25
1902.....	5.49	6.33	7.41	8.83	10.77	13.35	16.81	21.49
1903.....	5.30	6.11	7.15	8.52	10.38	12.88	16.21	20.72
1904.....	5.10	5.88	6.88	8.20	10.00	12.40	15.61	19.95
1905.....	4.90	5.65	6.62	7.89	9.61	11.92	15.01	19.18
1906.....	4.71	5.43	6.35	7.57	9.23	11.45	14.40	18.42
Prem....	20.13	22.85	26.58	31.05	37.36	45.99	57.87	74.28
1907.....	5.37	5.93	6.66	7.68	9.12	11.02	13.53	16.77
1908.....	5.24	5.77	6.46	7.41	8.78	10.63	13.07	16.27
1909.....	5.11	5.62	6.27	7.15	8.45	10.23	12.60	15.76
1910.....	4.99	5.47	6.09	6.91	8.14	9.84	12.14	15.23
1911.....	4.87	5.33	5.91	6.69	7.83	9.47	11.68	14.71
1912.....	4.76	5.18	5.74	6.47	7.52	9.07	11.22	14.18
1913.....	4.65	5.05	5.57	6.25	7.23	8.69	10.77	13.64
1914.....	4.55	4.92	5.40	6.05	6.95	8.33	10.31	13.10
1915.....	4.45	4.80	5.25	5.85	6.69	7.98	9.88	12.55
1916.....	4.35	4.68	5.10	5.67	6.44	7.64	9.45	12.02

Net Cost (not deducting cash value) end of								
5 years.	82.84	94.91	110.52	131.41	159.20	196.50	247.26	317.17
10 years.	161.01	184.36	214.87	255.13	306.40	380.66	477.79	611.23
20 years.	305.31	353.33	412.41	486.98	583.82	712.41	898.23	1178.90

Guaranteed cash value end of								
5 years.	27.00	35.00	47.00	61.00	79.00	98.00	120.00	143.00
10 years.	75.00	96.00	121.00	151.00	186.00	224.00	264.00	304.00
20 years.	209.84	253.29	301.34	352.83	405.29	456.79	506.20	553.49

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

Prem....	26.67	29.88	33.61	37.78	42.42	49.20	59.08	73.57
1897.....	7.20	8.06	9.07	10.20	11.45	13.28	15.95	21.21
1898.....	6.93	7.76	8.73	9.82	11.02	12.79	15.36	20.42
Prem....	27.09	30.19	33.95	38.82	45.03	53.33	64.01	79.24
1899.....	6.77	7.54	8.48	9.70	11.25	13.33	16.00	19.81
1900.....	6.63	7.39	8.31	9.51	11.03	13.06	15.68	19.41
1901.....	6.50	7.24	8.14	9.31	10.80	12.79	15.36	19.01
1902.....	6.36	7.09	7.97	9.12	10.58	12.53	15.04	18.62
1903.....	6.09	6.79	7.63	8.73	10.13	11.99	14.40	17.82

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

EQUITABLE LIFE INSURANCE CO., DES MOINES, IOWA— (Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1904.....	5.95	6.64	7.46	8.54	9.90	11.73	14.08	17.48
1905.....	5.82	6.49	7.29	8.34	9.68	11.46	13.76	17.03
1906.....	5.68	6.33	7.12	8.15	9.45	11.19	13.44	16.64
Prem.....	28.86	31.69	35.18	39.57	45.26	52.84	63.24	77.93
1907.....	6.70	7.27	7.97	8.91	10.21	11.75	13.76	16.41
1908.....	6.46	7.01	7.67	8.56	9.79	11.32	13.30	15.93
1909.....	6.23	6.76	7.38	8.21	9.39	10.89	12.84	15.45
1910.....	6.00	6.51	7.10	7.89	9.00	10.47	12.39	14.98
1911.....	5.80	6.27	6.84	7.57	8.62	10.05	11.96	14.51
1912.....	5.60	6.04	6.57	7.27	8.24	9.64	11.50	14.05
1913.....	5.40	5.81	6.31	6.96	7.89	9.23	11.07	13.59
1914.....	5.21	5.59	6.06	6.69	7.54	8.83	10.63	13.14
1915.....	5.02	5.38	5.83	6.41	7.21	8.43	10.21	12.69
1916.....	4.85	5.18	5.60	6.16	6.90	8.04	9.79	12.25

Net Cost (not deducting cash value) end of

5 years.	124.04	136.61	152.11	171.72	196.72	229.24	273.33	335.09
10 years.	241.09	265.50	295.81	333.66	381.59	444.20	529.03	646.61
20 years.	430.32	482.13	542.30	609.56	684.43	793.80	953.19	1267.64

Guaranteed cash value end of

5 years.	70.00	80.00	91.00	104.00	119.00	133.00	148.00	162.00
10 years.	172.00	195.00	220.00	248.00	278.00	306.00	332.00	353.00
20 years.	428.57	481.91	539.31	599.43	660.17	718.57	772.51	820.74

The above values are on policies issued in 1912, 1907 and 1897.

20 Year Endowment.

Prem.....	43.34	44.61	46.24	48.49	51.85	56.29	68.11	.....
1897.....	9.53	9.81	10.17	10.66	11.40	12.82	14.98	.....
1898.....	9.10	9.36	9.71	10.18	10.88	12.24	14.30	.....
Prem.....	46.35	47.06	48.50	50.88	54.42	60.18	68.69	.....
1899.....	9.50	9.64	9.94	10.43	11.15	12.33	14.08	.....
1900.....	9.27	9.41	9.70	10.17	10.88	12.08	13.73	.....
1901.....	9.03	9.17	9.45	9.92	10.61	11.73	13.39	.....
1902.....	8.80	8.94	9.21	9.66	10.33	11.43	13.05	.....
1903.....	8.57	8.70	8.97	9.41	10.06	11.13	12.70	.....
1904.....	8.34	8.47	8.73	9.15	9.79	10.83	12.36	.....
1905.....	8.11	8.23	8.48	8.90	9.52	10.53	12.02	.....
1906.....	7.87	8.00	8.24	8.64	9.25	10.23	11.67	.....
Prem.....	47.78	48.52	49.62	51.38	54.30	59.18	67.16	.....
1907.....	9.71	9.91	10.21	10.69	11.47	12.49	14.06	.....
1908.....	9.23	9.44	9.73	10.21	10.99	12.02	13.59	.....
1909.....	8.77	8.99	9.27	9.73	10.52	11.55	13.12	.....
1910.....	8.33	8.54	8.83	9.28	10.04	11.08	12.65	.....
1911.....	7.91	8.12	8.41	8.84	9.58	10.62	12.20	.....
1912.....	7.50	7.71	7.99	8.42	9.11	10.17	11.74	.....
1913.....	7.09	7.31	7.59	8.00	8.67	9.72	11.29	.....
1914.....	6.72	6.92	7.20	7.61	8.25	9.27	10.85	.....
1915.....	6.36	6.55	6.84	7.23	7.84	8.83	10.41	.....
1916.....	6.01	6.21	6.47	6.86	7.43	8.40	9.98	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

EQUITABLE LIFE INSURANCE CO., DES MOINES, IOWA- (Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 yrs.	213.19	215.99	220.28	227.51	239.48	259.40	292.13	.....
10 yrs.	415.05	420.48	428.92	442.78	465.48	503.62	566.32	.....
20 yrs.	730.78	752.23	779.70	817.53	874.29	982.86	1148.43	.....

Guaranteed cash value end of

5 yrs.	159.00	159.00	159.00	160.00	162.00	165.00	168.00	.....
10 yrs.	381.00	381.00	381.00	381.00	382.00	382.00	382.00	.....
20 yrs.	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	.....

The above values are on policies issued in 1912, 1907 and 1897.

Dividends on Full Paid Up Life Policies According to Attained Ages During 1917 American 3½%.

Age	Age	Age	Age	Age	Age	Age	Age	Age
25 6.06	30 6.45	35 6.92	40 7.46	45 8.09	50 8.89	55 9.88		
26 6.14	31 6.54	36 7.04	41 7.56	46 8.23	51 9.07	56 10.06		
27 6.21	32 6.63	37 7.14	42 7.70	47 8.39	52 9.27	57 10.21		
28 6.28	33 6.73	38 7.25	43 7.83	48 8.54	53 9.46	58 10.55		
29 6.37	34 6.82	39 7.35	44 7.96	49 8.71	54 9.67	59 10.77		

FEDERAL LIFE INSURANCE CO., CHICAGO, ILL.

Reserve: Actuaries 4% and American 3½%; Modified and Full Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	20.50	23.30	27.10	32.20	39.10	48.50	61.60	79.90
1901.....	3.84	4.46	5.36	6.59	8.24	10.44	13.36	17.01
1902.....	3.65	4.23	5.04	6.20	7.76	9.85	12.68	16.32
1903.....	3.47	4.01	4.75	5.82	7.29	9.28	12.00	15.61
1904.....	3.30	3.80	4.48	5.46	6.85	8.73	11.32	14.88
1905.....	3.14	3.60	4.20	5.11	6.40	8.18	10.66	14.12
1906.....	2.99	3.40	3.96	4.76	5.96	7.64	10.00	13.32
1907.....	2.84	3.21	3.72	4.46	5.55	7.12	9.35	12.54
Prem....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.23
1908.....	2.70	3.03	3.48	4.14	5.15	6.60	8.70	11.75
1909.....	2.56	2.85	3.26	3.85	4.75	6.10	8.07	10.96
1910.....	2.43	2.69	3.05	3.56	4.37	5.61	7.45	10.15
1911.....	2.30	2.52	2.84	3.29	4.01	5.13	6.83	9.41
1912.....	2.17	2.34	2.63	3.01	3.64	4.65	6.21	8.59
1913.....	2.04	2.20	2.44	2.76	3.28	4.19	5.63	7.86
1914.....	1.93	2.06	2.24	2.52	2.95	3.75	5.05	7.11
1915.....	1.82	1.93	2.07	2.30	2.66	3.34	4.50	6.39
1916.....	1.61	1.69	1.79	1.95	2.23	2.75	3.71	5.33

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

FEDERAL LIFE INSURANCE CO., CHICAGO, ILL.—
(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years.	91.13	104.03	120.58	142.16	170.64	206.57	259.55	328.87
10 years.	182.60	208.48	243.48	290.16	352.41	435.76	550.50	708.88
Guaranteed cash value end of								
5 years.	34.00	42.00	52.00	64.00	80.00	97.00	116.00	136.00
10 years.	82.42	101.65	125.48	154.48	187.54	223.30	261.00	298.67

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	30.57	33.50	37.29	42.13	48.37	56.59	67.99	84.15
1901.....	5.86	6.49	7.31	8.35	9.65	11.28	13.41	16.14
1902.....	5.51	6.10	6.84	7.84	9.09	10.72	12.86	15.76
1903.....	5.17	5.71	6.40	7.33	8.55	10.13	12.29	15.27
1904.....	4.83	5.33	5.97	6.85	8.01	9.55	11.68	14.70
1905.....	4.51	4.97	5.56	6.37	7.47	8.96	11.04	14.06
1906.....	4.22	4.62	5.16	5.91	6.94	8.36	10.38	13.35
1907.....	3.92	4.29	4.78	5.44	6.42	7.78	9.72	12.61
Prem....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	76.80
1908.....	3.64	3.97	4.41	5.01	5.91	7.19	9.06	11.85
1909.....	3.36	3.65	4.05	4.59	5.42	6.62	8.40	11.08
1910.....	3.10	3.36	3.71	4.19	4.94	6.05	7.73	10.30
1911.....	2.84	3.07	3.38	3.80	4.45	5.50	7.08	9.52
1912.....	2.58	2.78	3.04	3.42	4.00	4.94	6.42	8.71
1913.....	2.34	2.50	2.73	3.06	3.57	4.42	5.77	7.94
1914.....	2.13	2.26	2.44	2.77	3.15	3.90	5.16	7.18
1915.....	1.93	2.03	2.17	2.39	2.76	3.41	4.55	6.43
1916.....	1.61	1.68	1.79	1.95	2.23	2.75	3.71	5.33

Net Cost (not deducting cash value) end of								
5 years.	140.01	153.10	168.93	188.31	212.94	244.93	287.79	347.41
10 years.	278.25	305.41	340.40	384.68	440.85	513.34	612.30	750.55

Guaranteed cash value end of								
5 years.	70.00	79.00	89.00	101.00	114.00	127.00	140.00	153.00
10 years.	210.98	232.23	256.74	283.56	310.24	333.94	353.34	366.20

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	44.72	45.83	47.55	50.14	54.10	60.24	69.91	.....
1901.....	10.46	10.54	10.70	10.97	11.47	12.33	13.80	.....
1902.....	9.63	9.69	9.87	10.14	10.65	11.52	13.01	.....
1903.....	8.93	9.00	9.15	9.47	10.01	10.93	12.50	.....
1904.....	8.25	8.34	8.49	8.85	9.37	10.32	11.93	.....
1905.....	7.60	7.69	7.85	8.16	8.73	9.69	11.32	.....
1906.....	6.98	7.07	7.22	7.52	8.08	9.05	10.67	.....
1907.....	6.39	6.47	6.62	6.90	7.46	8.41	10.01	.....
Prem....	48.15	48.83	49.85	51.48	54.22	58.81	66.36	.....
1908.....	5.81	5.89	6.03	6.30	6.84	7.77	9.33	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

FOREST CITY LIFE INSURANCE CO., ROCKFORD, ILL.—
(Continued).

Ordinary Life. Paid up at Age 75.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1910.....	2.36	2.71	3.17	3.79	4.66	5.90	7.20	9.10
1911.....	2.36	2.71	3.17	3.79	4.66	5.90	7.20	9.10
1912.....	2.16	2.48	2.90	3.47	4.27	5.41	6.60	8.34
1913.....	1.97	2.26	2.64	3.16	3.88	4.91	6.00	7.53
1914.....	1.77	2.03	2.38	2.84	3.49	4.42	5.40	6.83
1915.....	1.57	1.80	2.11	2.53	3.10	3.93	4.80	6.07

Net Cost (not deducting cash value) end of
5 years. 88.47 101.52 118.80 142.15 174.60 221.13 270.00 341.23

Guaranteed cash value end of
5 years. 35.00 43.00 54.00 68.00 86.00 109.00 124.00 139.00

The above values are on policies issued in 1911.

20 Payment Life.

Prem....	28.54	31.35	34.81	39.13	44.69	52.07	63.18	76.45
1909.....	3.42	3.76	4.18	4.69	5.36	6.25	7.46	9.17
1910.....	3.42	3.76	4.18	4.69	5.36	6.25	7.46	9.17
1911.....	3.42	3.76	4.18	4.69	5.36	6.25	7.46	9.17
1912.....	3.14	3.45	3.83	4.30	4.92	5.73	6.84	8.41
1913.....	2.85	3.14	3.48	3.91	4.47	5.21	6.22	7.65
1914.....	2.57	2.82	3.13	3.52	4.02	4.69	5.60	6.88
1915.....	2.28	2.51	2.78	3.13	3.58	4.17	4.97	6.12

Net Cost (not deducting cash value) end of
5 years. 128.43 141.07 156.64 176.08 201.10 234.31 279.81 344.02

Guaranteed cash value end of
5 years. 70.00 79.00 89.00 101.00 114.00 127.00 140.00 153.00

The above values are on policies issued in 1911.

20 Year Endowment.

Prem....	48.16	48.78	49.72	51.25	53.94	58.39	.....	.....
1909.....	5.30	5.37	5.47	5.64	5.93	6.42	.....	.....
1910.....	5.30	5.37	5.47	5.64	5.93	6.42	.....	.....
1911.....	5.30	5.37	5.47	5.64	5.93	6.42	.....	.....
1912.....	4.82	4.88	4.97	5.13	5.39	5.84	.....	.....
1913.....	4.33	4.39	4.47	4.61	4.85	5.26	.....	.....
1914.....	3.85	3.90	3.98	4.10	4.32	4.67	.....	.....
1915.....	3.37	3.41	3.48	3.59	3.78	4.09	.....	.....

Net Cost (not deducting cash value) end of
5 years. 219.13 221.95 226.23 232.19 245.43 268.02 279.81 304.02

Guaranteed cash value end of
5 years. 165.00 163.00 162.00 160.00 160.00 160.00 160.00 160.00

The above values are on policies issued in 1911.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**GEORGE WASHINGTON LIFE INSURANCE COMPANY,
CHARLESTON, W. VA.**

Reserve: American $3\frac{1}{2}\%$; Modified Preliminary Term Plan.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Common Dividend Plan.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
rem....	17.20	19.86	22.85	27.14	33.01	41.05	52.04	67.03
908.....	.53	.63	.76	.93	1.15	1.41	1.71	2.05
909.....	.46	.59	.67	.82	1.01	1.25	1.52	1.83
910.....	.39	.46	.56	.68	.85	1.04	1.28	1.54
911.....	.31	.37	.45	.55	.68	.84	1.03	1.25
912.....	.23	.28	.34	.42	.52	.64	.79	.95
913.....	.20	.23	.28	.34	.43	.53	.66	.80
914.....	.16	.19	.22	.27	.34	.42	.53	.65

20 Payment Life.

rem....	25.69	28.81	31.59	35.66	40.72	47.43	57.22	.....
908.....	1.00	1.11	1.26	1.42	1.58	1.75	2.01	.....
909.....	.88	.98	1.10	1.25	1.39	1.55	1.78	.....
910.....	.74	.82	.92	1.04	1.17	1.30	1.50	.....
911.....	.60	.66	.75	.84	.94	1.05	1.21	.....
912.....	.46	.51	.57	.65	.72	.81	.93	.....
913.....	.38	.42	.47	.53	.59	.66	.77	.....
914.....	.30	.33	.37	.42	.47	.52	.60	.....

20 Year Endowment.

rem....	42.86	43.78	45.10	47.05	50.15	55.17	63.09	.....
908.....	1.88	1.92	1.97	2.05	2.14	2.28	2.46	.....
909.....	1.65	1.68	1.73	1.80	1.88	2.01	2.18	.....
910.....	1.39	1.42	1.46	1.51	1.58	1.68	1.82	.....
911.....	1.14	1.16	1.19	1.22	1.28	1.36	1.47	.....
912.....	.90	.91	.93	.95	.98	1.04	1.11	.....
913.....	.73	.74	.75	.78	.81	.86	.93	.....
914.....	.56	.57	.59	.61	.64	.69	.76	.....

10 Year Term.

rem....	12.15	.....	14.04	.....	19.58	.....	.....	.....
907.....	.51	.....	.59	.....	.82	.....	.....	.....
908.....	.47	.....	.54	.....	.77	.....	.....	.....
909.....	.43	.....	.50	.....	.71	.....	.....	.....
910.....	.35	.....	.41	.....	.59	.....	.....	.....
911.....	.27	.....	.31	.....	.46	.....	.....	.....
912.....	.18	.....	.22	.....	.33	.....	.....	.....
913.....	.18	.....	.22	.....	.32	.....	.....	.....
914.....	.18	.....	.22	.....	.31	.....	.....	.....

NOTE—In computing the net cost if policy is surrendered, must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

GERMANIA LIFE INSURANCE CO., NEW YORK, N. Y.—
(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years.	183.08	145.08	159.51	177.45	200.54	231.41	274.06	334.78
Guaranteed cash value end of								
5 years.	85.49	95.74	107.52	120.92	135.86	150.90	165.61	179.91

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	48.70	49.60	50.90	52.00	53.40	55.00	56.21	57.91
1897.....	12.75	13.03	13.39	13.94	14.72	15.89	16.89	17.89
1898.....	12.19	12.47	12.83	13.37	14.15	15.30	16.30	17.30
1899.....	11.66	11.94	12.29	12.84	13.61	14.76	15.76	16.76
1900.....	11.15	11.42	11.78	12.33	13.10	14.25	15.25	16.25
1901.....	10.66	10.94	11.29	11.84	12.62	13.77	14.77	15.77
Prem....	49.16	49.97	51.17	53.03	55.07	57.09	59.21	61.41
1902.....	10.43	10.66	10.97	11.39	11.99	12.84	13.84	14.84
1903.....	9.98	10.21	10.52	10.95	11.55	12.41	13.41	14.41
1904.....	9.55	9.78	10.09	10.52	11.13	12.01	13.01	14.01
1905.....	9.14	9.37	9.68	10.11	10.73	11.61	12.61	13.61
1906.....	8.74	8.97	9.29	9.72	10.34	11.24	12.24	13.24
1907.....	8.36	8.60	8.91	9.35	9.97	10.87	11.87	12.87
1908.....	8.00	8.23	8.55	8.99	9.62	10.52	11.52	12.52
1909.....	7.65	7.88	8.20	8.64	9.27	10.18	11.18	12.18
Prem....	48.15	48.83	49.85	51.48	54.22	58.81	64.36	70.91
1910.....	7.23	7.40	7.64	7.97	8.40	9.20	10.30	11.30
1911.....	6.69	6.87	7.10	7.44	7.93	8.66	9.66	10.66
1912.....	6.18	6.35	6.58	6.92	7.41	8.14	9.14	10.14
1913.....	5.68	5.85	6.08	6.42	6.90	7.63	8.63	9.63
1914.....	5.20	5.37	5.60	5.93	6.40	7.14	8.14	9.14
1915.....	4.73	4.91	5.14	5.46	5.93	6.65	7.65	8.65
1916.....	4.28	4.46	4.69	5.01	5.47	6.18	7.18	8.18

Net Cost (not deducting cash value) end of
5 years. 214.68 217.21 221.16 227.66 238.99 258.31 290.66

Guaranteed cash value end of
5 years. 175.39 175.40 175.71 176.67 178.73 181.27 184.80

The above values are on policies issued in 1912.

5 Year Term.

Prem....	11.54	12.12	13.01	14.44	16.04	21.09	24.09	27.09
1912.....	1.88	1.97	2.12	2.35	2.76	3.53	4.53	5.53
1913.....	1.88	1.97	2.12	2.35	2.76	3.53	4.53	5.53
1914.....	1.88	1.97	2.12	2.35	2.76	3.53	4.53	5.53
1915.....	1.88	1.97	2.12	2.35	2.76	3.53	4.53	5.53
1916.....	1.88	1.97	2.12	2.35	2.76	3.53	4.53	5.53

Net cost
5 years. 48.30 50.75 54.45 60.45 70.90 90.80

NOTE.—In computing the net cost if policy is surrendered it must be remembered that the above figures include the 1st dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

GERMANIA LIFE INSURANCE CO., NEW YORK, N. Y.—
(Continued).

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	11.80	13.10	14.78	17.47	22.10	30.26	.....	.....
1908.....	1.94	2.37	2.85	3.57	4.75	6.24	.....	.....
1909.....	1.94	2.37	2.85	3.57	4.75	6.24	.....	.....
Prem....	11.80	12.53	13.66	15.56	19.05	25.38	.....	.....
1910.....	1.92	2.04	2.23	2.54	3.10	4.14	.....	.....
1911.....	1.92	2.04	2.23	2.54	3.10	4.14	.....	.....
1912.....	1.92	2.04	2.23	2.54	3.10	4.14	.....	.....
1913.....	1.92	2.04	2.23	2.54	3.10	4.14	.....	.....
1914.....	1.92	2.04	2.23	2.54	3.10	4.14	.....	.....
1915.....	1.92	2.04	2.23	2.54	3.10	4.14	.....	.....
1916.....	1.92	2.04	2.23	2.54	3.10	4.14	.....	.....
Net cost								
5 years.	49.40	52.45	57.15	65.10	79.75	106.20	.....	.....

Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3½%.

Age	Age	Age	Age	Age	Age	Age	Age	Age
25 1.93	30 2.15	35 2.41	40 2.71	45 3.07	50 3.48	55 3.93		
26 1.97	31 2.20	36 2.46	41 2.78	46 3.15	51 3.57	56 4.03		
27 2.01	32 2.25	37 2.52	42 2.85	47 3.23	52 3.66	57 4.13		
28 2.06	33 2.30	38 2.58	43 2.92	48 3.31	53 3.75	58 4.22		
29 2.10	34 2.35	39 2.65	44 2.99	49 3.39	54 3.84	59 4.32		

GERMAN MUTUAL LIFE INSURANCE CO., ST. LOUIS, MO.

Reserve: Net Level Premium; Prior to August 23, 1903, Actuaries 4%; to January 24, 1910, American 3%; since, American 3%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	19.78	22.52	26.08	30.79	37.14	45.84	57.81	74.45
1910.....	3.59	4.00	4.57	5.38	6.60	8.41	11.04	14.85
1911.....	3.45	3.81	4.34	5.07	6.19	7.87	10.36	14.04
1912.....	3.31	3.65	4.12	4.77	5.79	7.34	9.68	13.14
1913.....	2.93	3.19	3.54	4.05	4.82	6.06	8.03	11.03
1914.....	2.81	3.04	3.34	3.80	4.32	5.60	7.41	10.21
1915.....	2.69	2.89	3.15	3.55	4.14	5.15	6.80	9.41
1916.....	2.58	2.75	2.97	3.31	3.83	4.69	6.19	8.62

20 Payment Life.

Prem....	28.32	31.17	34.69	39.13	44.87	52.55	63.07	.....
1911.....	4.32	4.70	5.20	5.89	6.90	8.43	10.70	.....
1912.....	4.06	4.40	4.85	5.47	6.41	7.82	10.00	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

GERMAN MUTUAL LIFE INSURANCE CO., ST. LOUIS, MO. —(Continued).

20 Payment Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
1913.....	3.43	3.68	4.04	4.51	5.24	6.41	8.28
1914.....	3.20	3.41	3.73	4.15	4.80	5.87	7.60
1915.....	2.98	3.17	3.43	3.81	4.39	5.35	6.95
1916.....	2.77	2.93	3.15	3.49	3.99	4.84	6.30

20 Year Endowment.

Prem....	47.43	48.19	49.32	51.12	54.08	59.04	.....
1911.....	6.26	6.41	6.65	7.03	7.75	8.97	.....
1912.....	5.73	5.88	6.10	6.48	7.15	8.32	.....
1913.....	4.52	4.65	4.85	5.17	5.72	6.74	.....
1914.....	4.05	4.18	4.37	4.67	5.18	6.18	.....
1915.....	3.60	3.71	3.90	4.18	4.66	5.54	.....
1916.....	3.16	3.28	3.45	3.72	4.16	4.96	.....

GIRARD LIFE INSURANCE CO., PHILADELPHIA, PA.

Reserve: American $3\frac{1}{2}\%$; Modified Preliminary Term.
Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	20.13	22.92	26.55	31.16	37.36	45.89	57.64
1907.....	3.45	3.85	4.39	5.10	6.12	7.61	9.80
Prem....	20.46	23.11	26.57	31.16	37.36	45.89	57.64
1908.....	3.47	3.79	4.24	4.88	5.86	7.28	9.34
1909.....	3.36	3.68	4.10	4.69	5.58	6.94	8.92
1910.....	3.24	3.53	3.91	4.46	5.30	6.58	8.49
1911.....	3.13	3.38	3.74	4.23	5.02	6.23	8.05

20 Payment Life.

Prem....	28.81	31.69	35.30	39.80	45.64	53.24	63.42
1907.....	4.22	4.60	5.13	5.81	6.84	8.21	10.12
Prem....	29.63	32.43	35.88	40.20	45.78	53.24	63.42
1908.....	4.37	4.70	5.13	5.72	6.59	7.86	9.70
1909.....	4.21	4.52	4.92	5.48	6.30	7.50	9.29
1910.....	4.00	4.27	4.66	5.17	5.93	7.10	8.83
1911.....	3.79	4.04	4.39	4.86	5.58	6.68	8.36

20 Year Endowment.

Prem....	48.18	48.96	50.13	51.96	54.79	59.32	66.85
1907.....	6.06	6.22	6.48	6.89	7.51	8.47	10.06
Prem....	49.05	49.65	50.60	52.14	54.79	59.32	66.85
1908.....	6.10	6.20	6.37	6.64	7.19	8.12	9.66
1909.....	5.82	5.90	6.08	6.34	6.87	7.70	9.26
1910.....	5.42	5.52	5.69	5.94	6.44	7.33	8.81
1911.....	5.04	5.13	5.28	5.53	6.02	6.89	8.35

Policies issued since 1909 provide for dividends either at the end of the fifth year and annually thereafter, or each period of five years.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

HOME LIFE INSURANCE COMPANY, NEW YORK, N. Y.

Reserve: Full Level Premium; Actuaries 4% Prior to 1901;
1901 to 1907, American 3½%; since American 3%.

Annual Dividends Payable in 1917, per \$1,000 of Insurance.

Ordinary Life.

Issue of	25	30	35	40	45	50	55	60
Prem.....	20.20	23.30	27.10	31.50	35.00	47.00	59.40	76.40
1897.....	4.71	5.36	6.06	6.63	7.58	8.91	10.78	13.32
1898.....	4.65	5.28	5.97	6.53	7.47	8.80	10.66	13.20
1899.....	4.58	5.20	5.88	6.43	7.36	8.68	10.54	13.07
1900.....	4.51	5.13	5.80	6.33	7.26	8.56	10.42	12.95
1901.....	4.45	5.05	5.71	6.24	7.15	8.45	10.30	12.82
Prem.....	20.84	23.72	27.47	32.43	39.12	48.28	60.90	78.42
1902.....	5.28	6.00	6.92	8.07	9.52	11.34	13.68	16.69
1903.....	5.16	5.86	6.75	7.87	9.29	11.09	13.41	16.41
1904.....	5.05	5.72	6.58	7.67	9.06	10.84	13.13	16.12
1905.....	4.93	5.59	6.41	7.48	8.84	10.59	12.85	15.82
1906.....	4.83	5.45	6.25	7.29	8.62	10.33	12.57	15.52
Prem.....	20.14	22.85	26.35	30.84	37.08	45.45	56.93	72.83
1907.....	4.48	5.07	5.81	6.75	7.92	9.39	11.24	13.58
1908.....	4.32	4.87	5.57	6.46	7.59	9.00	10.80	13.10
1909.....	4.16	4.68	5.34	6.18	7.25	8.62	10.36	12.61
1910.....	4.00	4.49	5.10	5.90	6.92	8.28	9.92	12.12
1911.....	3.83	4.30	4.88	5.63	6.60	7.85	9.48	11.62
1912.....	3.70	4.12	4.66	5.36	6.28	7.47	9.04	11.12
1913.....	3.56	3.95	4.45	5.11	5.96	7.10	8.60	10.60
1914.....	3.42	3.78	4.25	4.85	5.65	6.72	8.16	10.09
1915.....	3.29	3.62	4.05	4.61	5.35	6.36	7.72	9.58
1916.....	3.16	3.46	3.85	4.37	5.05	5.99	7.28	9.06

Net Cost (not deducting cash value) end of								
5 years..	86.67	98.34	113.42	133.20	159.75	196.04	245.99	315.45
10 years..	171.87	194.59	223.98	262.66	314.79	386.43	485.56	624.01

Guaranteed cash value end of								
5 years..	36.61	45.73	58.16	73.54	92.20	112.99	135.61	159.58
10 years..	88.94	120.10	146.01	177.20	212.62	250.69	290.56	330.10

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem.....	27.19	30.80	34.08	38.82	45.03	53.12	64.26	80.15
1897.....	6.13	6.76	7.47	8.32	9.34	10.56	12.30	14.87
1898.....	6.08	6.59	7.28	8.11	9.11	10.31	12.02	14.56
1899.....	5.83	6.43	7.11	7.91	8.89	10.07	11.77	14.29
1900.....	5.69	6.27	6.94	7.73	8.69	9.85	11.53	14.04
1901.....	5.56	6.12	6.77	7.55	8.49	9.64	11.31	13.80
Prem.....	29.68	32.67	36.38	41.06	47.11	55.22	66.34	83.02
1902.....	7.53	8.30	9.22	10.33	11.65	13.28	15.31	17.92
1903.....	7.28	8.01	8.90	9.98	11.28	12.88	14.90	17.50

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

HOME LIFE INSURANCE COMPANY, NEW YORK, N. Y.— (Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1904.....	7.03	7.74	8.59	9.64	10.91	12.50	14.50	17.10
1905.....	6.79	7.47	8.30	9.32	10.56	12.12	14.11	16.71
1906.....	6.56	7.22	8.01	9.00	10.22	11.75	13.72	16.32
Prem....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	76.00
1907.....	6.64	7.23	7.95	8.81	9.83	11.06	12.57	14.50
1908.....	6.28	6.84	7.52	8.34	9.32	10.51	12.00	13.92
1909.....	5.94	6.46	7.11	7.88	8.82	9.98	11.43	13.34
1910.....	5.61	6.10	6.70	7.43	8.33	9.45	10.88	12.76
1911.....	5.29	5.75	6.31	7.00	7.86	8.94	10.33	12.19
1912.....	4.98	5.41	5.93	6.58	7.39	8.43	9.78	11.61
1913.....	4.68	5.08	5.57	6.17	6.94	7.94	9.25	11.04
1914.....	4.40	4.76	5.21	5.77	6.50	7.45	8.72	10.46
1915.....	4.12	4.45	4.87	5.39	6.07	6.97	8.19	9.69
1916.....	3.85	4.15	4.54	5.02	5.65	6.51	7.68	9.32
Net Cost (not deducting cash value) end of								
5 years.	131.48	143.83	157.78	175.59	198.57	229.33	261.82	332.36
10 years.	258.06	281.12	309.15	344.06	389.23	450.13	534.75	655.99

Guaranteed cash value end of								
5 years.	85.49	95.74	107.52	120.92	135.86	150.90	165.61	179.91
10 years.	208.95	230.94	255.78	283.23	311.52	338.37	362.37	381.77

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	47.67	48.39	49.47	51.88	55.06	60.65	68.69	.....
1897.....	10.94	11.02	11.14	11.64	11.99	12.80	12.31	.....
1898.....	10.58	10.65	10.77	11.26	11.61	12.41	12.62	.....
1899.....	10.23	10.30	10.42	10.91	11.25	12.05	12.95	.....
1900.....	9.89	9.97	10.06	10.58	10.92	11.72	13.32	.....
1901.....	9.58	9.65	9.77	10.26	10.61	11.40	13.73	.....
Prem....	49.45	50.28	51.52	53.46	56.65	61.93	70.51	.....
1902.....	12.58	12.81	13.12	13.56	14.21	15.16	16.56	.....
1903.....	12.02	12.24	12.56	13.01	13.66	14.61	16.04	.....
1904.....	11.47	11.70	12.02	12.47	13.13	14.10	15.54	.....
1905.....	10.95	11.18	11.50	11.96	12.62	13.60	15.06	.....
1906.....	10.45	10.68	11.00	11.46	12.14	13.12	14.60	.....
Prem....	48.15	48.83	49.85	51.48	54.22	58.81	68.36	.....
1907.....	10.52	10.69	10.91	11.23	11.70	12.39	13.42	.....
1908.....	9.83	9.99	10.22	10.54	11.02	11.72	12.76	.....
1909.....	9.16	9.32	9.54	9.87	10.36	11.06	12.12	.....
1910.....	8.51	8.68	8.90	9.23	9.71	10.42	11.49	.....
1911.....	7.89	8.05	8.28	8.60	9.09	9.80	10.87	.....
1912.....	7.29	7.45	7.68	8.00	8.48	9.20	10.26	.....
1913.....	6.71	6.87	7.10	7.42	7.90	8.60	9.66	.....
1914.....	6.15	6.31	6.54	6.86	7.33	8.03	9.08	.....
1915.....	5.61	5.78	6.00	6.31	6.77	7.46	8.50	.....
1916.....	5.09	5.25	5.47	5.78	6.24	6.91	7.93	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

HOME LIFE INSURANCE COMPANY, NEW YORK, N. Y.—

(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years.	212.45	215.00	218.93	225.43	236.70	256.02	288.33	.....
10 years.	413.90	418.97	426.86	439.85	462.41	501.23	566.20	.....
Guaranteed cash value end of								
5 years.	175.39	175.41	175.71	176.67	178.73	181.27	184.80	.....
10 years.	407.79	407.51	407.45	407.98	408.62	408.61	408.33	.....

The above values are on policies issued in 1912 and 1907.

5 Year Term.

Prem....	11.57	12.36	13.48	15.17	17.88	22.66	30.65	.....
1912.....	2.47	2.63	2.84	3.14	3.57	4.24	5.24	.....
1913.....	2.47	2.63	2.85	3.15	3.58	4.25	5.26	.....
1914.....	2.47	2.63	2.85	3.14	3.58	4.24	5.26	.....
1915.....	2.47	2.63	2.84	3.14	3.57	4.23	5.23	.....
1916.....	2.46	2.63	2.84	3.13	3.56	4.20	5.19	.....
Net cost								
5 years.	48.74	51.82	56.30	63.19	74.49	94.90	129.59	.....

10 Year Term.

Prem....	12.51	13.49	14.93	17.16	20.92	27.32	37.74	.....
1907.....	2.75	2.95	3.23	3.62	4.22	5.12	6.49	.....
Prem....	11.78	12.68	13.99	16.05	19.56	25.58	35.42	.....
1908.....	2.49	2.66	2.90	3.24	3.76	4.56	5.78	.....
1909.....	2.49	2.67	2.90	3.25	3.78	4.60	5.84	.....
1910.....	2.50	2.67	2.91	3.26	3.79	4.62	5.87	.....
1911.....	2.50	2.67	2.91	3.26	3.79	4.62	5.87	.....
1912.....	2.49	2.67	2.90	3.25	3.78	4.60	5.83	.....
1913.....	2.49	2.66	2.90	3.24	3.76	4.56	5.78	.....
1914.....	2.49	2.66	2.89	3.23	3.73	4.52	5.70	.....
1915.....	2.48	2.65	2.88	3.21	3.70	4.46	5.61	.....
1916.....	2.48	2.65	2.87	3.19	3.67	4.40	5.50	.....
Net Cost.								
5 years.	49.67	53.26	58.62	67.17	82.06	108.08	151.10	.....

Dividends on Full Paid Up Life Policies According to Attained Ages During 1917—American 8%.

Age.	Age	Age	Age	Age	Age	Age	Age						
25	6.28	30	6.72	35	7.24	40	7.84	45	8.52	50	9.28	55	10.11
26	6.36	31	6.82	36	7.35	41	7.97	46	8.67	51	9.44	56	10.28
27	6.45	32	6.92	37	7.47	42	8.10	47	8.82	52	9.61	57	10.45
28	6.54	33	7.02	38	7.59	43	8.24	48	8.97	53	9.77	58	10.62
29	6.63	34	7.13	39	7.71	44	8.38	49	9.12	54	9.94	59	10.80

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

INDIANAPOLIS LIFE INSURANCE CO., **INDIANAPOLIS, IND.**

Reserve: American $\frac{3}{4}\%$, Modified Preliminary Term Plan.

Prior to 1909 it used the Actuaries 4% Full Preliminary Term Except on Endowment Forms.

*** Includes extra dividend of 20% of Gross Annual Premiums on Policies issued in 1907.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem....	19.60	22.60	26.50	31.55	38.45	47.70	60.00	.....
1905....	4.78	5.39	6.36	7.45	8.88	10.72	13.08	.....
Prem....	19.49	22.13	25.54	30.08	36.23	44.47	55.48	70.48
1906....	4.53	5.00	5.79	6.56	7.68	9.10	10.94	13.16
1907....	*8.32	*9.33	*10.60	*12.29	*14.60	*17.59	*21.56	*26.75
1908....	4.31	4.73	5.32	6.05	7.05	8.30	10.02	12.15
Prem....	19.64	22.38	25.97	30.74	37.17	46.04	58.21	75.19
1909....	4.56	5.07	5.74	6.48	7.62	9.24	11.44	14.35
1910....	4.40	4.85	5.47	6.21	7.09	8.37	10.72	13.58
1911....	4.24	4.67	5.24	5.88	6.85	7.83	10.05	12.67
1912....	4.07	4.51	5.01	5.54	6.24	7.28	9.36	11.88
1913....	3.94	4.31	4.75	5.25	5.82	6.78	8.69	11.02
1914....	3.79	4.13	4.52	4.94	5.46	6.34	8.06	10.21
1915....	3.64	3.95	4.30	4.67	5.14	5.91	7.41	9.42
1916....	3.46	3.70	4.04	4.29	4.71	5.47	6.68	8.49

Net Cost (not deducting cash value) end of								
5 years.	79.30	91.30	107.23	129.01	158.48	198.42	250.85	324.93
10 years.	151.22	174.30	203.91	244.43	299.35	371.76	466.63	.....

Guaranteed cash value end of								
5 years.	30.00	37.00	46.00	58.00	72.00	87.00	106.00	126.00
10 years.	81.00	99.00	123.00	150.00	179.00	209.00	242.00	.....

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	27.05	30.15	33.95	38.80	45.00	53.30	64.00	79.20
1905....	5.29	5.84	6.67	7.63	8.80	10.36	12.32	14.91
Prem....	26.84	29.68	33.16	37.55	43.31	50.77	60.66	74.10
1906....	5.07	5.52	6.18	6.97	7.98	9.25	10.91	.....
1907....	*10.27	*11.32	*12.61	*14.20	*16.38	*19.20	*22.75	.....
1908....	4.76	5.18	5.74	6.45	7.42	8.64	10.10	.....
Prem....	28.30	31.23	34.80	39.25	44.93	52.44	62.65	76.90
1909....	5.25	5.75	6.40	7.04	8.00	9.34	11.14	13.52
1910....	5.03	5.49	6.09	6.73	7.55	8.74	10.52	12.83
1911....	4.79	5.25	5.81	6.37	7.10	8.22	9.90	12.61
1912....	4.59	5.07	5.53	6.06	6.88	7.57	9.29	11.83
1913....	4.39	4.80	5.25	5.74	6.26	6.96	8.71	11.04
1914....	4.15	4.55	4.93	5.34	5.79	6.39	7.98	10.13
1915....	3.91	4.25	4.61	4.97	5.33	5.88	7.30	9.12
1916....	3.67	3.94	4.28	4.52	4.91	5.59	6.70	8.33

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**INDIANAPOLIS LIFE INSURANCE CO.,
INDIANAPOLIS, IND.—(Continued).**

20 Payment Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55 60
Net Cost (not deducting cash value) end of							
5 years.	120.79	133.54	149.40	169.62	195.68	229.81	273.27 334.50
10 years.	220.93	245.80	276.08	314.88	365.73	429.76	513.03
Guaranteed cash value end of							
5 years.	63.00	71.00	80.00	91.00	104.00	117.00	130.00 143.00
10 years.	161.00	182.00	207.00	234.00	260.00	284.00	307.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	46.35	47.05	48.50	50.85	54.50	60.20	68.60
1905.....	7.79	8.00	8.41	9.17	10.13	11.46	13.29
Prem....	45.98	46.71	47.78	49.58	52.63	57.43	64.86
1906.....	7.42	7.64	8.02	8.55	9.30	10.35	11.86
1907.....	*16.32	*16.70	*17.28	*18.18	*19.52	*21.55	*24.48
1908.....	6.06	6.31	6.62	7.08	7.80	8.73	10.18
Prem....	47.68	48.37	49.28	50.88	53.63	58.32	66.14 78.80
1909.....	7.68	7.84	8.10	8.35	8.90	9.85	11.36 13.61
1910.....	7.22	7.40	7.63	7.96	8.36	9.09	10.73 12.91
1911.....	6.76	6.92	7.15	7.47	7.82	8.50	10.09 12.21
1912.....	6.35	6.50	6.71	7.01	7.31	7.95	9.46 11.52
1913.....	5.94	6.09	6.30	6.55	6.81	7.37	8.84 10.82
1914.....	5.46	5.61	5.81	6.01	6.25	6.77	8.14 9.98
1915.....	5.01	5.14	5.33	5.49	5.69	6.17	7.43 9.16
1916.....	4.57	4.70	4.88	4.99	5.16	5.55	6.73 8.34

Net Cost (not deducting cash value) end of							
5 years.	216.82	213.31	217.27	224.35	236.93	257.79	290.10 344.18
10 years.	396.81	402.22	410.13	424.50	449.88	490.14	550.59

Guaranteed cash value end of							
5 years.	153.00	151.00	150.00	148.00	148.00	148.00	149.00 152.00
10 years.	347.00	346.00	347.00	347.00	346.00	344.00	343.00

The above values are on policies issued in 1912 and 1907.

* Includes extra dividend of 20% of gross annual premiums on policies issued in 1907.

**JEFFERSON STANDARD LIFE INSURANCE CO.,
GREENSBORO, N. C.**

Reserve: American 3½%; Committee of Fifteen Plan.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55 60
Prem....	19.35	22.10	25.68	30.45	36.89	45.74	57.93 74.90
1907.....	3.63	4.28	5.10	6.17	7.54	9.22	11.42 14.30
1908.....	3.48	4.09	4.87	5.88	7.19	8.84	10.99 13.81

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

JEFFERSON STANDARD LIFE INSURANCE CO.
GREENSBORO, N. C. - (Continued)

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1909.....	3.33	3.31	4.04	5.60	6.85	8.46	10.56	13.32
1910.....	3.19	3.73	4.42	5.34	6.53	8.08	10.11	12.83
1911.....	3.05	3.56	4.21	5.07	6.22	7.70	9.68	12.33
1912.....	2.92	3.39	4.01	4.82	5.91	7.33	9.24	11.82
1913.....	2.78	3.23	3.81	4.57	5.60	6.96	8.80	11.31
1914.....	2.66	3.08	3.61	4.33	5.31	6.60	8.37	10.81
1915.....	2.54	2.98	3.43	4.10	5.01	6.24	7.94	10.29
1916.....	2.42	2.78	3.24	3.87	4.73	5.89	7.51	9.73

Net Cost (not deducting cash value) end of								
5 years.	85.17	97.07	112.61	133.29	161.62	199.79	253.01	323.34
10 years.	168.14	191.30	221.62	262.03	316.89	393.04	498.60	646.44

Guaranteed cash value end of								
5 years.	28.00	35.00	44.00	55.00	68.00	82.00	98.00	115.00
10 years.	82.00	102.00	125.00	154.00	187.00	223.00	261.00	299.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	28.59	\$1.48	35.07	39.59	45.41	53.19	63.84	78.88
1907.....	5.54	6.24	7.17	8.19	9.40	10.90	12.78	15.25
1908.....	5.34	5.97	6.76	7.73	8.91	10.37	12.22	14.67
1909.....	5.01	5.61	6.36	7.28	8.42	9.84	11.66	14.19
1910.....	4.71	5.27	5.97	6.85	7.94	9.32	11.10	13.50
1911.....	4.41	4.94	5.60	6.43	7.47	8.82	10.55	12.92
1912.....	4.13	4.62	5.24	6.02	7.02	8.31	10.01	12.35
1913.....	3.86	4.31	4.90	5.63	6.58	7.83	9.48	11.77
1914.....	3.59	4.02	4.57	5.26	6.16	7.35	8.95	11.20
1915.....	3.34	3.73	4.24	4.89	5.74	6.88	8.43	10.65
1916.....	3.10	3.46	3.93	4.51	5.34	6.43	7.92	10.06

Net Cost (not deducting cash value) end of								
5 years.	127.69	140.32	155.93	174.82	199.96	233.65	279.87	345.22
10 years.	248.79	273.19	303.40	341.64	391.12	457.85	549.86	680.44

Guaranteed cash value end of								
5 years.	60.00	67.00	75.00	85.00	96.00	107.00	118.00	130.00
10 years.	175.00	196.00	220.00	247.00	276.00	308.00	327.00	347.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	48.75	49.45	50.53	52.26	55.18	60.09	68.15	.....
1908.....	8.90	9.11	9.41	9.81	10.41	11.31	12.62	.....
1909.....	8.21	8.42	8.72	9.14	9.73	10.64	11.96	.....
1910.....	7.55	7.76	8.05	8.47	9.07	9.99	11.31	.....
1911.....	6.91	7.13	7.42	7.83	8.44	9.36	10.68	.....
1912.....	6.30	6.52	6.81	7.22	7.82	8.74	10.07	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**JEFFERSON STANDARD LIFE INSURANCE CO.,
GREENSBORO, N. C.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	48.10	48.96	50.20	52.14	55.28	60.44	68.77
1913.....	7.31	7.52	7.79	8.20	8.76	9.68	11.07
1914.....	6.76	6.97	7.24	7.64	8.22	9.11	10.48
1915.....	6.24	6.46	6.71	7.11	7.68	8.55	9.91
1916.....	5.74	5.94	6.20	6.60	7.15	8.01	9.34

Net Cost, (not deducting cash value) end of
5 years... 221.59 224.23 228.35 235.32 247.35 268.06 302.69

Guaranteed cash value end of
5 years.. 128.00 128.00 128.00 128.00 130.00 131.00 134.00

The above values are on policies issued in 1912.

**JOHN HANCOCK MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.**

Reserve: Net Level Premium. Prior to 1901 Actuaries 4%;
since American 3½%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	20.20	23.30	27.30	32.60	39.70	49.20	61.90
1897.....	5.70	6.75	8.15	10.05	12.45	15.00	19.70
1898.....	5.55	6.55	7.95	9.75	12.10	15.20	19.20
1899.....	5.40	6.35	7.70	9.50	11.75	14.80	18.75
1900.....	5.30	6.20	7.50	9.20	11.40	14.40	18.30
Prem....	21.14	23.96	27.63	32.48	39.02	47.99	60.33
1901.....	5.55	6.20	7.20	8.60	10.55	13.20	16.90
1902.....	5.45	6.10	7.00	8.35	10.20	12.80	16.45
1913.....	5.35	5.95	6.85	8.10	9.90	12.40	15.95
1904.....	5.25	5.85	6.65	7.90	9.60	12.05	15.45
1905.....	5.15	5.70	6.50	7.65	9.35	11.65	15.00
1906.....	5.05	5.60	6.35	7.45	9.05	11.30	14.55
1907.....	5.00	5.50	6.20	7.25	8.75	10.95	14.10
Prem....	19.63	22.35	25.88	30.55	36.86	45.49	57.37
1908.....	3.65	4.05	4.60	5.45	6.70	8.55	11.10
1909.....	3.55	3.95	4.50	5.25	6.45	8.20	10.65
1910.....	3.50	3.85	4.35	5.10	6.20	7.90	10.25
1911.....	3.40	3.80	4.25	4.95	6.00	7.55	9.80
1912.....	3.35	3.70	4.15	4.80	5.75	7.25	9.40
1913.....	3.30	3.60	4.05	4.65	5.55	6.95	9.05
1914.....	3.20	3.55	3.95	4.50	5.35	6.70	8.65
1915.....	3.15	3.45	3.85	4.40	5.20	6.45	8.30
1916.....	3.10	3.40	3.75	4.25	5.00	6.20	7.95

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**JEFFERSON STANDARD LIFE INSURANCE CO.,
GREENSBORO, N. C. (Continued):**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1909.....	3.33	3.91	4.64	5.60	6.85	8.46	10.56	13.32
1910.....	3.19	3.73	4.42	5.34	6.53	8.08	10.11	12.83
1911.....	3.05	3.56	4.21	5.07	6.22	7.70	9.68	12.33
1912.....	2.92	3.39	4.01	4.82	5.91	7.33	9.24	11.82
1913.....	2.78	3.23	3.81	4.57	5.60	6.96	8.80	11.31
1914.....	2.66	3.08	3.61	4.33	5.31	6.60	8.37	10.81
1915.....	2.54	2.98	3.43	4.10	5.01	6.24	7.94	10.29
1916.....	2.42	2.78	3.24	3.87	4.73	5.89	7.51	9.78

Net Cost (not deducting cash value) end of								
5 years.	85.17	97.07	112.61	133.29	161.62	199.79	253.01	323.20
10 years.	168.14	191.30	221.62	262.03	316.89	393.04	498.60	646.40

Guaranteed cash value end of								
5 years.	28.00	35.00	44.00	55.00	68.00	82.00	98.00	115.00
10 years.	82.00	102.00	125.00	154.00	187.00	223.00	261.00	299.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	28.59	31.48	35.07	39.59	45.41	53.19	63.84	78.88
1907.....	5.54	6.24	7.17	8.19	9.40	10.90	12.78	15.25
1908.....	5.34	5.97	6.76	7.73	8.91	10.37	12.22	14.67
1909.....	5.01	5.61	6.36	7.28	8.42	9.84	11.66	14.19
1910.....	4.71	5.27	5.97	6.85	7.94	9.32	11.10	13.59
1911.....	4.41	4.94	5.60	6.43	7.47	8.82	10.55	12.92
1912.....	4.13	4.62	5.24	6.02	7.02	8.31	10.01	12.35
1913.....	3.86	4.31	4.90	5.63	6.58	7.83	9.48	11.77
1914.....	3.59	4.02	4.57	5.26	6.16	7.35	8.95	11.20
1915.....	3.34	3.73	4.24	4.89	5.74	6.88	8.43	10.63
1916.....	3.10	3.46	3.93	4.51	5.34	6.43	7.92	10.06

Net Cost (not deducting cash value) end of								
5 years.	127.69	140.32	155.93	174.82	199.96	233.65	279.87	345.22
10 years.	248.79	273.19	303.40	341.64	391.12	457.85	549.36	690.44

Guaranteed cash value end of								
5 years.	60.00	67.00	75.00	85.00	96.00	107.00	118.00	130.00
10 years.	175.00	196.00	220.00	247.00	276.00	308.00	327.00	347.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	48.75	49.45	50.53	52.26	55.18	60.09	68.15	.....
1908.....	8.90	9.11	9.41	9.81	10.41	11.31	12.62	.....
1909.....	8.21	8.42	8.72	9.14	9.73	10.64	11.96	.....
1910.....	7.55	7.76	8.05	8.47	9.07	9.99	11.31	.....
1911.....	6.91	7.13	7.42	7.83	8.44	9.36	10.68	.....
1912.....	6.30	6.52	6.81	7.22	7.82	8.74	10.07	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**JEFFERSON STANDARD LIFE INSURANCE CO.,
GREENSBORO, N. C.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	48.10	48.96	50.20	52.14	55.28	60.44	68.77	.....
1913.....	7.31	7.52	7.79	8.20	8.76	9.68	11.07	.....
1914.....	6.76	6.97	7.24	7.64	8.22	9.11	10.48	.....
1915.....	6.24	6.46	6.71	7.11	7.68	8.55	9.91	.....
1916.....	5.74	5.94	6.20	6.60	7.15	8.01	9.34	.....

Net Cost (not deducting cash value) end of
5 years... 221.59 224.23 228.35 235.32 247.35 268.06 302.69

Guaranteed cash value end of
5 years.. 128.00 128.00 128.00 128.00 130.00 131.00 134.00

The above values are on policies issued in 1912.

**JOHN HANCOCK MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.**

Reserve: Net Level Premium. Prior to 1901 Actuaries 4%;
since American 3½%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	20.20	23.80	27.30	32.60	39.70	49.20	61.90	79.10
1897.....	5.70	6.75	8.15	10.05	12.45	15.00	19.70	24.90
1898.....	5.55	6.55	7.95	9.75	12.10	15.20	19.20	24.45
1899.....	5.40	6.35	7.70	9.50	11.75	14.80	18.75	23.95
1900.....	5.30	6.20	7.50	9.20	11.40	14.40	18.30	23.45
Prem....	21.14	23.96	27.63	32.48	39.62	47.99	60.33	77.47
1901.....	5.55	6.20	7.20	8.60	10.55	13.20	16.90	21.75
1902.....	5.45	6.10	7.00	8.35	10.20	12.80	16.45	21.25
1913.....	5.35	5.95	6.85	8.10	9.90	12.40	15.95	20.75
1904.....	5.25	5.85	6.65	7.90	9.60	12.05	15.45	20.25
1905.....	5.15	5.70	6.50	7.65	9.35	11.65	15.00	19.70
1906.....	5.05	5.60	6.35	7.45	9.05	11.30	14.55	19.10
1907.....	5.00	5.50	6.20	7.25	8.75	10.95	14.10	18.55
Prem....	19.63	22.35	25.88	30.55	36.86	45.49	57.37	73.86
1908.....	3.65	4.05	4.60	5.45	6.70	8.55	11.10	15.00
1909.....	3.55	3.95	4.50	5.25	6.45	8.20	10.65	14.40
1910.....	3.50	3.85	4.35	5.10	6.20	7.90	10.25	13.85
1911.....	3.40	3.80	4.25	4.95	6.00	7.55	9.80	13.35
1912.....	3.35	3.70	4.15	4.80	5.75	7.25	9.40	12.80
1913.....	3.30	3.60	4.05	4.65	5.55	6.95	9.05	12.30
1914.....	3.20	3.55	3.95	4.50	5.35	6.70	8.65	11.80
1915.....	3.15	3.45	3.85	4.40	5.20	6.45	8.30	11.30
1916.....	3.10	3.40	3.75	4.25	5.00	6.20	7.95	10.80

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

JOHN HANCOCK MUTUAL LIFE INSURANCE CO.

BOSTON, MASS.—(Continued)

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Net Cost, (not deducting cash value) end of								
5 years.	82.65	94.75	110.45	131.05	158.55	195.30	245.55	312.00
10 years.	169.35	193.65	224.70	265.75	320.10	393.00	492.00	628.00
20 years.	324.35	373.25	435.50	517.40	628.15	777.05	976.05	1,247.90
Guaranteed cash value end of								
5 years.	37.00	47.00	59.00	74.00	92.00	113.00	136.00	160.00
10 years.	75.36	95.15	119.75	149.81	184.29	221.86	261.07	300.55
20 years.	192.96	235.13	281.92	332.22	388.62	454.34	529.39	609.79

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

Prem.	28.70	31.40	35.40	40.40	47.10	55.70	67.20	82.30
1897.	7.65	8.65	9.80	11.15	12.95	14.90	17.35	20.10
1898.	7.45	8.40	9.55	10.95	12.75	14.90	17.60	20.95
1899.	7.25	8.20	9.30	10.70	12.55	14.75	17.70	21.45
1900.	7.05	7.95	9.10	10.45	12.30	14.60	17.65	21.70
Prem.	30.05	32.98	36.62	41.18	47.09	54.98	65.81	81.00
1901.	7.10	7.80	8.65	9.90	11.45	13.60	16.50	20.50
1902.	6.95	7.60	8.45	9.60	11.20	13.30	16.25	20.40
1903.	6.75	7.40	8.20	9.35	10.90	13.00	15.95	20.20
1904.	6.60	7.20	8.00	9.10	10.60	12.65	15.65	19.90
1905.	6.45	7.05	7.80	8.85	10.30	12.35	15.25	19.50
1906.	6.30	6.85	7.60	8.60	10.00	12.00	14.85	19.10
1907.	6.15	6.70	7.40	8.35	9.70	11.65	14.45	18.60
Prem.	28.55	31.27	34.87	39.25	44.92	52.48	62.85	77.50
1908.	4.75	5.20	5.75	6.50	7.60	9.25	11.55	15.10
1909.	4.65	5.05	5.55	6.30	7.35	8.90	11.15	14.60
1910.	4.50	4.90	5.40	6.05	7.05	8.55	10.75	14.10
1911.	4.40	4.75	5.25	5.85	6.80	8.25	10.35	13.60
1912.	4.25	4.60	5.05	5.65	6.55	7.90	9.95	13.05
1913.	4.15	4.50	4.90	5.50	6.30	7.60	9.55	12.55
1914.	4.05	4.35	4.75	5.30	6.10	7.30	9.20	12.05
1915.	3.95	4.25	4.60	5.15	5.85	7.00	8.80	11.60
1916.	3.85	4.15	4.50	5.00	5.65	6.75	8.45	11.10

Net Cost (not deducting cash value) end of								
5 years.	123.20	135.86	151.45	170.70	195.35	227.86	270.10	329.40
10 years.	249.30	274.50	305.60	344.25	393.10	458.75	543.15	661.30
20 years.	454.30	506.60	570.45	649.75	756.20	894.45	1,079.05	1,331.30

Guaranteed cash value end of								
5 years.	79.00	89.00	102.00	115.00	131.00	147.00	163.00	179.00
10 years.	174.82	196.29	221.00	248.73	277.68	306.48	336.53	366.88
20 years.	416.36	469.31	526.50	586.67	647.79	704.94	762.00	811.65

The above values are on policies issued in 1912, 1907 and 1897.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

JOHN HANCOCK MUTUAL LIFE INSURANCE CO.
BOSTON, MASS.—(Continued)

20 Year Endowment.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	48.60	49.60	51.00	53.20	57.00	62.80	71.70
1897.....	12.65	12.80	12.90	13.15	13.65	14.30	15.30
1898.....	12.25	12.45	12.65	13.00	13.65	14.65	16.20
1899.....	11.90	12.10	12.40	12.80	13.65	14.85	16.75
1900.....	11.55	11.80	12.10	12.60	13.50	14.90	17.05
Prem....	49.98	50.74	51.88	53.69	56.70	61.75	70.02
1901.....	10.70	10.85	11.20	11.70	12.55	13.95	16.20
1902.....	10.35	10.55	10.90	11.45	12.30	13.75	16.15
1903.....	10.05	10.25	10.60	11.15	12.05	13.55	16.00
1904.....	9.70	9.90	10.25	10.85	11.75	13.30	15.75
1905.....	9.40	9.60	9.95	10.55	11.45	13.00	15.45
1906.....	9.10	9.35	9.65	10.25	11.15	12.65	15.15
1907.....	8.85	9.05	9.40	9.90	10.85	12.35	14.80
Prem....	48.48	49.28	50.14	51.77	54.58	59.35	67.07
1908.....	7.30	7.45	7.65	8.00	8.70	9.90	11.90
1909.....	7.05	7.15	7.40	7.75	8.40	9.55	11.50
1910.....	6.80	6.90	7.10	7.45	8.10	9.25	11.10
1911.....	6.55	6.65	6.85	7.20	7.80	8.90	10.70
1912.....	6.30	6.45	6.60	6.95	7.50	8.55	10.30
1913.....	6.10	6.20	6.40	6.70	7.20	8.25	9.90
1914.....	5.90	6.00	6.15	6.45	6.95	7.90	9.55
1915.....	5.65	5.75	5.95	6.20	6.70	7.60	9.15
1916.....	5.45	5.55	5.75	6.00	6.45	7.30	8.75

Net Cost (not deducting cash value) end of

5 yrs.	213.90	216.65	220.90	227.70	239.15	258.20	289.50
10 yrs.	438.15	434.20	442.85	457.00	479.90	518.60	581.50
20 yrs.	781.80	807.90	830.25	866.15	926.70	1021.35	1165.70

Guaranteed cash value end of

5 yrs.	174.00	174.00	174.00	175.00	177.00	180.00	184.00
10 yrs.	380.01	379.71	379.60	380.10	380.66	380.50	379.99

The above values are on policies issued in 1912, 1907 and 1897.

5 Year Term.

Prem....	11.01	11.71	12.71	14.24	16.78	21.36	29.13
1912.....	1.90	2.00	2.20	2.45	2.95	3.90	5.35
1913.....	1.90	2.00	2.15	2.40	2.85	3.70	5.20
1914.....	1.90	1.95	2.10	2.35	2.75	3.50	4.90
1915.....	1.85	1.95	2.10	2.30	2.65	3.30	4.60
1916.....	1.85	1.95	2.05	2.25	2.55	3.15	4.30

Net cost

5 years.	46.15	49.80	58.60	60.25	71.05	90.35	122.50
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10 Year Term.

Prem....	12.74	13.64	14.97	17.08	20.66	26.84	36.97
1907.....	3.20	3.45	3.85	4.45	5.60	7.50	10.55
Prem....	11.23	12.03	13.23	15.15	18.50	24.34	34.02
1908.....	2.00	2.15	2.40	2.85	3.70	5.15	7.60

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**JOHN HANCOCK MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.—(Continued).**

10 Year Term.

Issue of	Age at Issue							0
	25	30	35	40	45	50	55	
1909.....	2.00	2.10	2.35	2.75	3.50	4.85	7.10	.....
1910.....	1.95	2.10	2.30	2.65	3.35	4.55	6.60	.....
1911.....	1.95	2.05	2.25	2.55	3.20	4.30	6.15	.....
1912.....	1.95	2.05	2.20	2.50	3.05	4.05	5.75	.....
1913.....	1.90	2.00	2.15	2.40	2.90	3.80	5.35	.....
1914.....	1.90	2.00	2.15	2.35	2.80	3.60	5.05	.....
1915.....	1.90	1.95	2.10	2.30	2.70	3.45	4.75	.....
1916.....	1.85	1.95	2.05	2.25	2.60	3.25	4.45	.....
Net cost								
5 years.	47.15	50.80	56.15	64.70	79.35	104.70	146.25	.....
10 years.	98.40	107.00	117.80	137.85	162.90	213.20	293.30	.....

**Deferred Dividends Paid in 1917, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Age at Issue	5 Year				Twenty Payment Life.			
	Whole Life.		4th Period.		3rd Period.		4th Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	21.14	28.00	.....	.....	30.05	35.30	28.10	33.00
35.....	27.63	35.50	27.30	41.20	36.62	42.60	35.40	43.00
45.....	39.02	51.10	.....	.....	47.09	56.40	.....	.....
55.....	.....	.....	.....	.....	65.81	83.00	.....	.....

Age at Issue	5 Year				20 Year Endowment.			
	3rd Period.		4th Period.		3rd Period.		4th Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	49.98	52.10	48.60	61.00	.....	.....	.....	.....
35.....	51.88	54.92	51.00	64.00	.....	.....	.....	.....

KANSAS CITY LIFE INSURANCE CO., KANSAS CITY, MO.

**Reserve: Prior to 1910 Actuaries 4%; Full Preliminary Term:
since American 3½%, Modified Preliminary Term.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							0
	25	30	35	40	45	50	55	
Prem....	23.65	26.65	30.40	35.16	41.35	49.60	61.97	78.00
1911.....	5.23	5.79	6.48	6.35	7.27	7.23	8.95	12.00
1912.....	5.18	5.73	6.38	6.24	7.13	7.00	8.54	11.30
1913.....	5.13	5.67	6.30	6.16	6.98	6.83	8.23	10.50
1914.....	5.07	5.62	6.24	6.08	6.88	6.68	7.97	10.00
1915.....	5.04	5.55	6.18	6.00	6.76	6.55	7.74	9.50
1916.....	4.99	5.51	6.11	5.93	6.70	6.43	7.56	9.20

NOTE.—In computing the net cost if policy is surrendered it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

KANSAS CITY LIFE INSURANCE CO., KANSAS CITY, MO.
 —(Continued).

20. Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	32.57	35.62	39.32	43.84	49.48	56.66	67.29	81.76
1911.....	6.98	8.27	7.93	9.70	9.55	12.56	13.22	14.27
1912.....	6.90	8.17	7.83	9.55	9.86	12.20	12.63	13.33
1913.....	6.85	8.09	7.71	9.42	9.17	11.87	12.16	12.59
1914.....	6.77	8.00	7.64	9.30	9.03	11.61	11.75	11.95
1915.....	6.71	7.93	7.56	9.18	8.90	11.39	11.45	11.46
1916.....	6.65	7.86	7.48	9.09	8.78	11.19	11.16	11.06

LAFAYETTE LIFE INSURANCE CO., LAFAYETTE, IND.

Reserve: American $3\frac{1}{2}\%$ Full Preliminary Term prior to 1909;
 since Modified Preliminary Term.

Annual Dividends Paid in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.44	24.33	28.06	32.91	39.45	48.38	60.62	.....
1905.....	2.96	3.54	4.27	5.22	6.68	8.57	11.23	.....
Prem....	21.40	24.23	27.92	32.78	39.32	48.27	60.45	.....
1906.....	2.93	3.46	4.16	5.12	6.52	8.47	11.09	.....
1907.....	2.73	3.20	3.82	4.69	5.97	7.77	10.22	13.89
1908.....	2.54	2.99	3.51	4.27	5.42	7.07	9.35	12.72
1909.....	2.34	2.71	3.21	3.87	4.89	6.39	8.51	11.68
1910.....	2.16	2.48	2.92	3.49	4.38	5.75	7.67	10.61
1911.....	1.98	2.26	2.63	3.13	3.88	5.10	6.85	9.59
1912.....	1.81	2.05	2.36	2.78	3.42	4.48	6.06	8.56
1913.....	1.65	1.84	2.10	2.45	2.96	3.87	5.26	7.56
1914.....	1.49	1.64	1.84	2.11	2.53	3.29	4.49	6.56

20. Payment Life.

Prem....	31.58	34.46	37.90	42.39	48.07	55.67	66.14	.....
1905.....	4.87	5.36	5.97	6.81	8.03	9.75	12.25	.....
Prem....	31.53	34.42	37.97	42.37	47.91	55.36	65.52	79.83
1906.....	4.83	5.33	5.96	6.79	7.89	9.48	11.73	14.97
1907.....	4.43	4.87	5.44	6.19	7.19	8.66	10.80	13.93
1908.....	4.02	4.43	4.93	5.59	6.47	7.87	9.88	12.90
1909.....	3.65	3.99	4.44	5.03	5.80	7.07	8.98	11.80
1910.....	3.25	3.59	3.98	4.47	5.17	6.31	8.06	10.73
1911.....	2.95	3.18	3.51	3.95	4.50	5.55	7.18	9.67
1912.....	2.60	2.81	3.09	3.44	3.90	4.81	6.28	8.63
1913.....	2.29	2.45	2.67	2.95	3.30	4.10	5.44	7.57
1914.....	1.97	2.10	2.25	2.48	2.74	3.39	4.59	6.55

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

JOHN HANCOCK MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.—(Continued).

10 Year Term.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
1909.....	2.00	2.10	2.35	2.75	3.50	4.85	7.10
1910.....	1.95	2.10	2.30	2.65	3.35	4.55	6.60
1911.....	1.95	2.05	2.25	2.55	3.20	4.30	6.15
1912.....	1.95	2.05	2.20	2.50	3.05	4.05	5.75
1913.....	1.90	2.00	2.15	2.40	2.90	3.80	5.35
1914.....	1.90	2.00	2.15	2.35	2.80	3.60	5.05
1915.....	1.90	1.95	2.10	2.30	2.70	3.45	4.75
1916.....	1.85	1.95	2.05	2.25	2.60	3.25	4.45
Net cost							
5 years.	47.15	50.80	56.15	64.70	79.35	104.70	146.25
10 years.	99.40	107.00	117.80	137.85	162.90	213.20	293.30

**Deferred Dividends Paid in 1917, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Age at Issue	5 Year				20 Year			
	Whole Life.		Life.		Payment		Life.	
	3rd Period. Pr.	Div.	4th Period. Pr.	Div.	3rd Period. Pr.	Div.	4th Period. Pr.	Div.
25.....	21.14	28.00	.....	.....	30.05	35.30	28.10	38.80
35.....	27.63	35.50	27.30	41.20	36.62	42.60	35.40	48.90
45.....	39.02	51.10	.....	.....	47.09	56.40	.....	.....
55.....	.....	.....	.....	.....	65.81	83.00	.....	.....
Age at Issue	5 Year							
	20 Year Endowment.							
	3rd Period.		4th Period.		3rd Period.		4th Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	49.98	52.10	48.60	64.00				
35.....	51.88	54.92	51.00	66.30				

KANSAS CITY LIFE INSURANCE CO., KANSAS CITY, MO.

**Reserve: Prior to 1910 Actuaries 4%; Full Preliminary Term;
since American 3½%, Modified Preliminary Term.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	23.65	26.65	30.40	35.16	41.35	49.60	61.97
1911.....	5.23	5.79	6.48	6.35	7.27	7.23	8.95
1912.....	5.18	5.73	6.38	6.24	7.13	7.00	8.54
1913.....	5.13	5.67	6.30	6.16	6.98	6.83	8.23
1914.....	5.07	5.62	6.24	6.08	6.88	6.68	7.97
1915.....	5.04	5.55	6.18	6.00	6.76	6.55	7.74
1916.....	4.99	5.51	6.11	5.93	6.70	6.43	7.56

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

KANSAS CITY LIFE INSURANCE CO., KANSAS CITY, MO.

—(Continued).

20. Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	32.57	35.62	39.32	43.84	49.43	56.66	67.29	81.76
1911.....	6.98	8.27	7.93	9.70	9.55	12.56	13.22	14.27
1912.....	6.90	8.17	7.83	9.55	9.36	12.20	12.63	13.33
1913.....	6.85	8.09	7.71	9.42	9.17	11.87	12.16	12.59
1914.....	6.77	8.00	7.64	9.30	9.03	11.61	11.75	11.95
1915.....	6.71	7.93	7.56	9.18	8.90	11.39	11.45	11.46
1916.....	6.65	7.86	7.48	9.09	8.78	11.19	11.16	11.06

LAFAYETTE LIFE INSURANCE CO., LAFAYETTE, IND.

Reserve: American $3\frac{1}{2}\%$ Full Preliminary Term prior to 1909;
since Modified Preliminary Term.

Annual Dividends Paid in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.44	24.33	28.06	32.91	39.45	48.38	60.62	.....
1905.....	2.96	3.54	4.27	5.22	6.63	8.57	11.23	.....
Prem....	21.40	24.23	27.92	32.78	39.32	48.27	60.45	.....
1906.....	2.93	3.46	4.16	5.12	6.52	8.47	11.09	.....
1907.....	2.73	3.20	3.82	4.69	5.97	7.77	10.22	13.89
1908.....	2.54	2.97	3.51	4.27	5.42	7.07	9.35	12.72
1909.....	2.34	2.71	3.21	3.87	4.89	6.39	8.51	11.68
1910.....	2.16	2.48	2.92	3.49	4.38	5.75	7.67	10.61
1911.....	1.98	2.26	2.63	3.13	3.88	5.10	6.85	9.59
1912.....	1.81	2.05	2.36	2.78	3.42	4.48	6.06	8.56
1913.....	1.65	1.84	2.10	2.45	2.96	3.87	5.28	7.56
1914.....	1.49	1.64	1.84	2.11	2.53	3.29	4.49	6.56

20. Payment Life.

Prem....	31.58	34.46	37.99	42.39	48.07	55.67	66.14	.....
1905.....	4.87	5.36	5.97	6.81	8.03	9.75	12.25	.....
Prem....	31.53	34.42	37.97	42.37	47.91	55.36	65.52	79.83
1906.....	4.83	5.33	5.96	6.79	7.89	9.48	11.73	14.97
1907.....	4.43	4.87	5.44	6.19	7.19	8.66	10.80	13.93
1908.....	4.02	4.43	4.93	5.59	6.47	7.87	9.88	12.90
1909.....	3.65	3.99	4.44	5.03	5.80	7.07	8.98	11.80
1910.....	3.25	3.59	3.99	4.47	5.17	6.31	8.06	10.73
1911.....	2.95	3.18	3.51	3.95	4.50	5.55	7.18	9.67
1912.....	2.60	2.81	3.09	3.44	3.90	4.81	6.28	8.63
1913.....	2.29	2.45	2.67	2.95	3.30	4.10	5.44	7.57
1914.....	1.97	2.10	2.25	2.48	2.74	3.39	4.59	6.55

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

LAFAYETTE LIFE INSURANCE CO., LAFAYETTE, IND.
(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	50.43	51.38	52.88	54.50	57.42	.....	.....	.....
1907.....	7.61	8.18	8.88	9.75	10.95	.....	.....	.....
1908.....	6.80	7.37	8.05	8.91	10.10	.....	.....	.....
Prem....	49.34	50.12	51.26	53.04	55.95	60.75	.....	.....
1909.....	6.62	6.87	7.24	7.79	8.73	10.50	.....	.....
1910.....	5.88	6.12	6.49	7.03	7.90	9.32	.....	.....
1911.....	5.17	5.42	5.76	6.28	7.11	8.47	.....	.....
Prem....	47.39	48.32	49.61	51.54	54.60	59.55	.....	.....
1912.....	2.74	3.11	3.56	4.20	5.11	6.53	.....	.....
1913.....	2.07	2.44	2.90	3.52	4.38	5.73	.....	.....
1914.....	1.45	1.82	2.25	2.84	3.68	4.94	.....	.....

5 Year Term.

Prem....	11.08	11.64	12.50	13.87	16.26	20.83	.....	.....
1911.....	.89	1.07	1.34	1.76	2.54	4.02	.....	.....
1912.....	.89	1.04	1.30	1.70	2.38	3.75	.....	.....
1913.....	.86	1.02	1.25	1.62	2.27	3.52	.....	.....
1914.....	.84	.99	1.21	1.56	2.14	3.29	.....	.....

**LINCOLN NATIONAL LIFE INSURANCE CO.,
FORT WAYNE, IND.**

Reserve: American 3½%; Modified Preliminary Term Plan.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.00	24.00	27.80	32.60	38.80	47.80	58.00	74.30
1906.....	3.09	3.78	4.65	5.71	6.99	8.80	10.96	13.97
1907.....	3.01	3.67	4.50	5.47	6.70	8.44	10.56	13.55
1908.....	2.98	3.60	4.39	5.30	6.47	8.17	10.26	13.29
1909.....	2.95	3.54	4.28	5.13	6.25	7.87	9.98	12.98
1910.....	2.93	3.50	4.18	4.90	6.01	7.60	9.61	12.73
1911.....	2.91	3.43	4.09	4.83	5.78	7.29	9.25	12.34
1912.....	2.89	3.38	4.01	4.70	5.56	7.00	8.88	11.91

Endowment at 85.

Prem....	20.46	23.31	27.01	31.93	38.57	47.70	60.35	78.10
1913.....	2.41	2.75	3.22	3.91	4.98	6.71	9.41	13.45
1914.....	2.29	2.59	3.01	3.64	4.61	6.19	8.72	12.55
1915.....	2.17	2.44	2.81	3.38	4.26	5.70	8.04	11.65

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

LINCOLN NATIONAL LIFE INSURANCE CO.,

FORT WAYNE, IND.—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	30.10	33.30	37.00	41.60	47.20	54.60	64.50	78.20
1906.....	4.87	5.64	6.40	7.40	8.49	9.95	11.80	14.26
1907.....	4.63	5.35	6.07	7.01	8.06	9.49	11.34	13.85
1908.....	4.44	5.12	5.79	6.69	7.70	9.11	10.99	13.56
1909.....	4.23	4.89	5.52	6.37	7.33	8.73	10.61	13.25
1910.....	4.08	4.69	5.29	6.09	6.99	8.35	10.23	12.89
1911.....	3.91	4.50	5.06	5.81	6.65	7.97	9.82	12.49
1912.....	3.77	4.34	4.84	5.54	6.33	7.59	9.41	12.06

Endowment at 85.

Prem....	29.37	32.33	35.99	40.59	46.55	54.52	65.47	80.98
1913.....	3.00	3.31	3.75	4.38	5.34	6.95	9.51	13.49
1914.....	2.76	3.04	3.43	4.01	4.88	6.36	8.77	12.57
1915.....	2.53	2.77	3.13	3.65	4.44	5.80	8.06	11.60

20 Year Endowment.

Prem....	48.00	48.60	49.55	51.10	53.70	58.20	65.60	77.65
1908.....	7.19	6.94	6.76	6.69	6.87	7.52	8.83	11.32
1909.....	6.67	6.42	6.26	6.19	6.38	7.06	8.42	11.06
1910.....	6.19	5.94	5.79	5.71	5.89	6.59	7.99	10.63
1911.....	5.75	5.51	5.34	5.26	5.44	6.12	7.55	10.22
1912.....	5.31	5.09	4.92	4.84	5.00	5.69	7.10	9.79
Prem....	48.26	49.01	50.14	51.94	54.91	59.89	68.06	81.12
1913.....	5.29	5.22	5.23	5.38	5.81	6.85	8.85	12.24
1914.....	4.81	4.74	4.73	4.87	5.25	6.20	8.09	11.33
1915.....	4.35	4.27	4.25	4.37	4.70	5.58	7.34	10.41

MANHATTAN LIFE INSURANCE COMPANY, NEW YORK, N. Y.

This company did not pay any annual dividends to policyholders for the year ending April 15, 1917. When this volume went to press it was practically decided to resume the payment of dividends, and the Committee on Allotment of Dividends to Policyholders was to meet early in March. If the directors of the company pass upon the schedules, illustrations will be printed in Best's Life Insurance News at the earliest possible date.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MARYLAND LIFE INSURANCE CO., BALTIMORE, MD.

Reserve: The company states that for its own purposes it adopts a more conservative reserve than that required by the State of Maryland, viz.: All business written prior to 1898 and still in force is based on American 4% Table. All business issued between January 1, 1898, and September, 1901, is based on the American 3½% Table. Business issued from September 1, 1901, to September, 1911, is also based on the American Experience Table with 3½% interest, but with a slight extra reserve on certain classes of policies. All business written since September, 1911, on the participating plan is valued on the American Experience Table with 3½% interest. Non-participating policies issued since January 1, 1898, on the American Experience Table with 3½% interest.

Annual Dividends Paid in 1916 per \$1,000 of Insurance

(The same scale obtains for dividends payable in 1917.)

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	19.89	22.70	26.38	31.30	37.97	47.18	59.91	77.63
1896.....	3.13	3.68	4.36	5.19	6.22	7.52	9.17	10.40
1897.....	3.06	3.59	4.25	5.07	6.09	7.38	9.03	10.25
1898.....	2.98	3.50	4.15	4.95	5.96	7.24	8.89	10.10
1899.....	2.91	3.41	4.05	4.83	5.83	7.10	8.75	9.95
1900.....	2.84	3.33	3.95	4.72	5.70	6.95	8.60	9.80
1901.....	2.78	3.25	3.85	4.61	5.57	6.82	8.45	9.64
Prem....	21.14	23.95	27.61	32.45	38.98	47.92	60.23	77.33
1902.....	3.57	4.14	4.87	5.78	6.90	8.30	10.13	12.21
1903.....	3.44	3.99	4.68	5.57	6.66	8.02	9.74	11.60
1904.....	3.31	3.84	4.50	5.36	6.41	7.75	9.44	11.53
1905.....	3.19	3.69	4.32	5.15	6.17	7.48	9.13	11.25
1906.....	3.08	3.55	4.15	4.94	5.93	7.20	8.83	10.92
1907.....	2.97	3.41	3.99	4.74	5.70	6.94	8.52	10.58
1908.....	2.86	3.28	3.82	4.55	5.46	6.66	8.21	10.24
1909.....	2.76	3.15	3.67	4.36	5.23	6.39	7.90	9.90
1910.....	2.65	3.04	3.52	4.17	5.01	6.13	7.60	9.55
1911.....	2.55	2.91	3.37	3.99	4.79	5.86	7.29	9.19
Prem....	21.14	23.95	27.61	32.45	38.98	47.92	60.23	77.33
1912.....	2.48	2.83	3.28	3.86	4.66	5.71	7.12	9.03
1913.....	2.37	2.69	3.10	3.65	4.40	5.39	6.74	8.59
1914.....	2.26	2.55	2.93	3.44	4.14	5.07	6.36	8.14
1915.....	2.15	2.42	2.77	3.24	3.88	4.76	5.99	7.69

20 Payment Life.

Prem....	27.39	.....	34.08	.....	43.03	.....	64.32	.....
1896.....	4.77	.....	6.06	.....	7.94	.....	10.72	.....
1897.....	4.60	.....	5.86	.....	7.68	.....	10.42	.....
1898.....	4.44	.....	5.65	.....	7.44	.....	10.12	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MARYLAND LIFE INSURANCE CO., BALTIMORE, MD.
(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1899.....	4.29	.....	5.46	.....	7.21	.....	9.87	.....
1900.....	4.14	.....	5.28	.....	6.99	.....	9.62	.....
1901.....	4.00	.....	5.10	.....	6.77	.....	9.38	.....
Prem.....	29.91	.....	36.45	.....	46.91	.....	65.63	.....
1902.....	5.47	.....	6.83	.....	8.74	.....	11.44	.....
1903.....	5.19	.....	6.49	.....	8.35	.....	11.01	.....
1904.....	4.93	.....	6.16	.....	7.96	.....	10.58	.....
1905.....	4.67	.....	5.84	.....	7.58	.....	10.17	.....
1906.....	4.43	.....	5.54	.....	7.22	.....	9.76	.....
1907.....	4.19	.....	5.24	.....	6.87	.....	9.36	.....
1908.....	3.95	.....	4.96	.....	6.52	.....	8.97	.....
1909.....	3.74	.....	4.70	.....	6.19	.....	8.58	.....
1910.....	3.53	.....	4.43	.....	5.86	.....	8.20	.....
1911.....	3.32	.....	4.18	.....	5.54	.....	7.83	.....
Prem.....	29.91	.....	36.45	.....	46.91	.....	65.63	.....
1912.....	3.17	.....	3.99	.....	5.33	.....	7.60	.....
1913.....	2.93	.....	3.70	.....	4.95	.....	7.15	.....
1914.....	2.71	.....	3.41	.....	4.59	.....	6.69	.....
1915.....	2.49	.....	3.13	.....	4.24	.....	6.25	.....

20 Year Endowment.

Prem.....	47.63	.....	49.79	.....	55.04	.....	69.24	.....
1896.....	9.19	.....	9.58	.....	10.37	.....	12.11	.....
1897.....	8.77	.....	9.16	.....	9.94	.....	11.66	.....
1898.....	8.37	.....	8.76	.....	9.54	.....	11.25	.....
1899.....	7.99	.....	8.38	.....	9.16	.....	10.87	.....
1900.....	7.63	.....	8.02	.....	8.81	.....	10.53	.....
1901.....	7.28	.....	7.68	.....	8.47	.....	10.21	.....
Prem.....	49.51	.....	51.46	.....	56.36	.....	69.77	.....
1902.....	11.32	.....	11.54	.....	12.11	.....	14.65	.....
1903.....	10.74	.....	10.96	.....	11.55	.....	13.12	.....
1904.....	10.17	.....	10.41	.....	11.01	.....	12.61	.....
1905.....	9.65	.....	9.88	.....	10.49	.....	12.12	.....
1906.....	9.14	.....	9.37	.....	9.99	.....	11.64	.....
1907.....	8.65	.....	8.88	.....	9.50	.....	11.18	.....
1908.....	8.18	.....	8.41	.....	9.04	.....	10.72	.....
1909.....	7.72	.....	7.96	.....	8.59	.....	10.28	.....
1910.....	7.29	.....	7.53	.....	8.15	.....	9.85	.....
1911.....	6.87	.....	7.11	.....	7.73	.....	9.43	.....
Prem.....	48.19	.....	50.26	.....	55.28	.....	68.66	.....
1912.....	4.77	.....	5.17	.....	5.97	.....	7.67	.....
1913.....	4.29	.....	4.69	.....	5.48	.....	7.16	.....
1914.....	3.83	.....	4.22	.....	5.00	.....	6.66	.....
1915.....	3.38	.....	3.77	.....	4.54	.....	6.17	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MARYLAND LIFE INSURANCE CO., BALTIMORE, MD.
(Continued).

Deferred Dividends Paid in 1916 and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Age at Issue.	Whole Life.					
	5 Year				20 Year.	
	1st Period.		2nd Period.		Pr.	Div.
25.....	21.14	12.41	21.14	15.84	18.98	117.35
35.....	27.61	16.21	27.61	20.67	26.38	155.64
45.....	38.98	22.88	38.98	29.18	37.97	224.02
55.....	60.23	35.36	60.23	45.08	59.91	353.47

Twenty Payment Life.						
25.....	29.91	15.97	29.91	22.69	27.39	129.28
35.....	36.45	19.46	36.45	26.92	34.08	160.86
45.....	46.91	25.05	46.91	34.64	45.03	212.54
55.....	65.63	35.05	65.63	48.47	64.82	305.95

Twenty Year Endowment.						
25.....	49.51	26.02	49.51	37.73	47.68	225.05
35.....	51.46	27.04	51.46	39.21	49.79	235.01
45.....	56.36	29.62	56.36	42.95	55.04	259.79
55.....	69.77	36.66	69.77	53.16	69.24	326.81

**MASSACHUSETTS MUTUAL LIFE INSURANCE CO.,
SPRINGFIELD, MASS.**

**Reserve: Full Level Premium. Actuaries 4% Prior to 1901;
American 3½% from 1901 to September 30, 1907;
since American, 3%.**

Annual Dividends Payable During Year Beginning June 1, 1917.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	20.20	23.30	27.50	32.60	39.70	49.20	61.90	79.10
1897.....	6.44	7.67	9.30	11.44	14.27	17.97	22.78	29.02
1898.....	6.29	7.46	9.03	11.12	13.87	17.50	22.25	28.46
1899.....	6.16	7.25	8.77	10.81	13.47	17.03	21.73	27.88
1900.....	6.04	7.06	8.53	10.51	13.09	16.56	21.20	27.29
Prem....	21.14	23.96	27.63	32.48	39.62	47.99	60.33	77.47
1901.....	7.06	8.02	9.34	11.19	13.79	17.16	21.81	27.89
1902.....	6.90	7.80	9.05	10.82	13.25	16.58	21.15	27.20
1903.....	6.74	7.61	8.78	10.46	12.79	16.01	20.46	26.48
1904.....	6.59	7.41	8.52	10.11	12.35	15.46	19.78	25.74
1905.....	6.44	7.22	8.27	9.78	11.92	14.91	19.11	24.96
1906.....	6.30	7.05	8.04	9.46	11.50	14.38	18.44	24.16
1907.....	6.17	6.87	7.81	9.15	11.09	13.86	17.79	23.36

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**MASSACHUSETTS MUTUAL LIFE INSURANCE CO.,
SPRINGFIELD, MASS.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	20.14	22.85	26.35	30.94	37.09	45.45	56.93	72.84
1908.....	5.14	5.74	6.51	7.47	8.68	10.19	12.09	14.49
1909.....	4.93	5.50	6.21	7.12	8.28	9.72	11.55	13.89
1910.....	4.75	5.27	5.93	6.79	7.87	9.25	11.01	13.29
1911.....	4.57	5.05	5.66	6.46	7.47	8.79	10.47	12.68
1912.....	4.38	4.83	5.40	6.12	7.08	8.32	9.93	12.06
1913.....	4.21	4.61	5.14	5.81	6.70	7.86	9.39	11.43
1914.....	4.04	4.41	4.88	5.51	6.32	7.40	8.85	10.89
1915.....	3.87	4.22	4.64	5.20	5.95	6.96	8.31	10.17
1916.....	3.72	4.02	4.40	4.92	5.58	6.51	7.78	9.54
Net Cost (not deducting cash value) end of								
5 years.	82.06	98.92	109.15	128.98	155.27	190.32	237.52	301.78
10 years.	160.80	183.69	213.45	252.27	303.75	373.14	467.23	596.46
Guaranteed cash value end of								
5 years.	37.01	46.98	59.41	74.79	93.45	114.24	136.86	160.83
10 years.	89.42	110.14	135.76	166.89	202.47	240.96	281.41	321.81

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	23.10	31.40	35.40	40.40	47.10	55.70	67.20	82.80
1897.....	7.82	8.91	10.22	11.76	13.81	16.11	18.95	22.21
1898.....	7.63	8.68	9.99	11.55	13.66	16.17	19.39	23.42
1899.....	7.43	8.46	9.74	11.32	13.48	16.09	19.61	24.14
1900.....	7.27	8.23	9.50	11.09	13.25	15.95	19.65	24.52
Prem....	30.05	32.98	36.62	41.18	47.09	54.98	65.81	81.10
1901.....	8.88	9.80	11.03	12.64	14.76	17.53	21.31	26.38
1902.....	8.58	9.46	10.64	12.20	14.29	17.05	20.88	26.13
1903.....	8.29	9.14	10.25	11.76	13.80	16.55	20.38	25.75
1904.....	8.01	8.81	9.88	11.33	13.32	16.03	19.83	25.25
1905.....	7.75	8.52	9.53	10.92	12.85	15.49	19.25	24.66
1906.....	7.49	8.22	9.19	10.51	12.37	14.96	18.65	24.00
1907.....	7.24	7.94	8.86	10.11	11.91	14.43	18.04	23.29
Prem....	30.07	32.83	36.17	40.34	45.69	52.83	62.66	76.59
1908.....	7.36	7.98	8.71	9.59	10.64	11.90	13.45	15.43
1909.....	6.95	7.52	8.20	9.04	10.04	11.25	12.76	14.71
1910.....	6.54	7.08	7.71	8.49	9.44	10.61	12.08	14.00
1911.....	6.16	6.65	7.23	7.96	8.85	9.98	11.41	13.30
1912.....	5.78	6.23	6.77	7.44	8.29	9.36	10.75	12.60
1913.....	5.42	5.83	6.32	6.96	7.74	8.75	10.08	11.89
1914.....	5.06	5.44	5.89	6.47	7.20	8.16	9.43	11.19
1915.....	4.73	5.06	5.47	6.00	6.68	7.58	8.80	10.49
1916.....	4.39	4.69	5.07	5.54	6.17	7.00	8.16	9.78

Net Cost (not deducting cash value) end of								
5 years.	127.83	139.88	154.38	172.33	194.99	224.43	264.06	319.28
10 years.	243.86	267.94	297.35	333.68	379.45	439.31	519.82	631.99

Guaranteed cash value end of								
5 years.	86.74	96.99	108.77	122.17	137.11	152.15	166.86	181.16
10 years.	184.14	206.47	232.19	261.10	291.42	320.77	347.56	369.84

The above values are on policies issued in 1912 and 1907.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**MASSACHUSETTS MUTUAL LIFE INSURANCE CO.,
SPRINGFIELD, MASS.—(Continued).**

-20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	48.60	49.60	51.00	53.20	57.00	62.80	71.70	.....
1897.....	11.29	11.59	11.94	12.42	13.21	14.21	15.64	.....
1898.....	10.96	11.32	11.76	12.39	13.42	14.82	16.91	.....
1899.....	10.64	11.03	11.55	12.29	13.49	15.19	17.76	.....
1900.....	10.33	10.74	11.32	12.14	13.47	15.39	18.28	.....
Prem....	49.98	50.74	51.88	53.69	56.70	61.75	70.02	.....
1901.....	12.95	13.34	13.89	14.73	15.98	17.90	20.91	.....
1902.....	12.35	12.74	13.31	14.19	15.49	17.52	20.67	.....
1903.....	11.78	12.17	12.75	13.63	14.99	17.07	20.31	.....
1904.....	11.21	11.61	12.20	13.09	14.47	16.59	19.86	.....
1905.....	10.67	11.08	11.67	12.55	13.94	16.06	19.36	.....
1906.....	10.15	10.56	11.14	12.02	13.40	15.52	18.81	.....
1907.....	9.65	10.06	10.64	11.51	12.87	14.98	18.23	.....
Prem....	48.03	48.71	49.75	51.39	54.15	58.76	66.32	.....
1908.....	11.39	11.55	11.78	12.10	12.58	13.29	14.32	.....
1909.....	10.57	10.74	10.96	11.28	11.77	12.48	13.54	.....
1910.....	9.78	9.95	10.18	10.49	10.98	11.70	12.76	.....
1911.....	9.02	9.19	9.41	9.73	10.21	10.94	12.01	.....
1912.....	8.28	8.45	8.68	9.00	9.48	10.20	11.27	.....
1913.....	7.57	7.74	7.97	8.28	8.76	9.47	10.54	.....
1914.....	6.89	7.06	7.29	7.60	8.07	8.77	9.82	.....
1915.....	6.23	6.40	6.62	6.93	7.39	8.08	9.11	.....
1916.....	5.60	5.77	5.99	6.29	6.74	7.41	8.41	.....

Net Cost (not deducting cash value) end of

5 years.	210.49	213.06	216.91	223.26	233.97	251.77	281.10	.....
10 years.	429.62	433.53	439.83	450.67	469.77	503.34	560.15	.....

Guaranteed cash value end of

5 years.	176.64	176.65	176.96	177.92	179.98	182.52	186.05	.....
10 years.	396.21	395.98	395.99	396.66	397.54	397.92	396.25	.....

The above values are on policies issued in 1912 and 1907.

5 Year Term.

Prem....	10.83	11.37	12.20	13.55	15.88	20.35	28.17	41.34
1912.....	2.02	2.07	2.16	2.29	2.51	2.96	3.72	5.00
1913.....	2.02	2.07	2.16	2.29	2.52	2.97	3.75	5.06
1914.....	2.02	2.07	2.16	2.29	2.52	2.97	3.74	5.02
1915.....	2.02	2.07	2.16	2.29	2.51	2.95	3.71	4.97
1916.....	2.02	2.07	2.15	2.28	2.49	2.92	3.65	4.90

Net Cost

5 years..	44.05	46.50	50.21	56.31	66.85	86.98	122.23	181.29
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10 Year Term.

Prem....	10.99	11.66	12.72	14.49	17.74	23.63	33.56	49.77
1908.....	2.04	2.11	2.22	2.41	2.77	3.40	4.46	6.29
1909.....	2.04	2.11	2.22	2.43	2.79	3.45	4.54	6.33
1910.....	2.04	2.11	2.23	2.43	2.80	3.48	4.58	6.38

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**MASSACHUSETTS MUTUAL LIFE INSURANCE CO.,
SPRINGFIELD, MASS.—(Continued).**

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1911.....	2.04	2.11	2.23	2.43	2.80	3.47	4.57	6.36
1912.....	2.04	2.11	2.22	2.42	2.78	3.45	4.53	6.29
1913.....	2.04	2.11	2.22	2.41	2.76	3.40	4.46	6.17
1914.....	2.03	2.10	2.21	2.39	2.72	3.34	4.35	6.01
1915.....	2.03	2.09	2.19	2.37	2.69	3.27	4.24	5.82
1916.....	2.02	2.08	2.18	2.34	2.64	3.19	4.10	5.60

Net Cost								
5 years..	44.79	47.81	52.58	60.52	75.11	101.50	146.12	218.96

**Dividends on Full Paid-Up Life Policies According to Attained
Ages During 1917 American 3%.**

Age	Age	Age	Age	Age	Age	Age	Age
25 7.11	30 7.56	35 8.09	40 8.70	45 9.40	50 10.20	55 11.07	
26 7.19	31 7.66	36 8.21	41 8.84	46 9.56	51 10.37	56 11.24	
27 7.28	32 7.76	37 8.33	42 8.97	47 9.71	52 10.53	57 11.42	
28 7.37	33 7.87	38 8.45	43 9.11	48 9.87	53 10.71	58 11.60	
29 7.46	34 7.98	39 8.57	44 9.26	49 10.03	54 10.88	59 11.79	

**METROPOLITAN LIFE INSURANCE COMPANY,
NEW YORK, N. Y.**

**Reserve: Net Level Premium. Prior to 1901 Actuaries 4% ;
since American 3½%.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	16.93	19.52	22.85	27.23	33.18	41.15	51.77	66.19
1897.....	2.80	3.28	3.78	4.58	6.00	7.90	10.12	12.62
1898.....	2.73	3.21	3.70	4.48	5.90	7.79	10.00	12.49
1899.....	2.67	3.13	3.61	4.38	5.79	7.67	9.88	12.39
1900.....	2.61	3.05	3.52	4.28	5.68	7.56	9.76	12.25
Prem....	14.75	20.20	23.40	27.62	33.32	41.12	51.86	66.78
1901.....	3.18	3.56	4.03	4.85	6.24	8.21	10.81	14.03
1902.....	3.06	3.42	3.86	4.65	6.02	7.97	10.54	13.75
1903.....	2.94	3.28	3.69	4.45	5.79	7.72	10.27	13.47
1904.....	2.83	3.14	3.53	4.26	5.57	7.47	10.00	13.18
1905.....	2.72	3.01	3.37	4.07	5.35	7.21	9.72	12.89
1906.....	2.61	2.88	3.21	3.88	5.13	6.96	9.45	12.58
Prem....	14.37	19.77	22.90	27.03	32.60	40.24	50.75	65.41
1907.....	2.13	2.33	2.56	3.11	4.19	5.84	8.05	10.91
1908.....	2.03	2.20	2.41	2.93	3.98	5.59	7.77	10.59

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

METROPOLITAN LIFE INSURANCE COMPANY;
NEW YORK, N. Y.,--(Continued).

(Low Rate on Basis \$5,000.)

Issue of Prem....	Age at Issue						
	25	30	35	40	45	50	55
1909.....	76.25	86.80	100.55	118.70	143.15	176.70	222.85
1910.....	7.20	8.27	9.60	11.22	13.25	15.84	19.13
1911.....	6.74	7.70	8.90	10.37	12.22	14.61	17.71
1912.....	6.29	7.15	8.22	9.53	11.20	13.40	16.29
1912.....	5.86	6.62	7.56	8.72	10.20	12.20	14.88

Endowment Age 85.

Prem....	16.68	18.99	22.00	26.01	31.42	36.85	49.15
1909.....	1.16	1.24	1.34	1.50	2.40	3.65	5.46
1910.....	1.07	1.13	1.20	1.42	2.19	3.40	5.17
1911.....	.98	1.02	1.07	1.25	1.98	3.15	4.88
1912.....	.89	.91	.93	1.09	1.78	2.91	4.59

20 Payment Life.

Prem....	23.63	26.83	29.61	33.73	39.12	46.15	55.40
1897.....	5.63	6.13	6.61	7.19	8.08	9.34	10.94
1898.....	5.48	5.97	6.43	6.99	7.86	9.11	10.68
1899.....	5.34	5.81	6.26	6.80	7.66	8.88	10.44
1900.....	5.21	5.66	6.09	6.62	7.46	8.67	10.21
Prem....	25.91	28.42	31.51	35.37	40.33	46.95	56.01
1901.....	6.87	7.30	7.76	8.28	8.93	10.07	11.77
1902.....	6.61	7.01	7.44	7.93	8.55	9.67	11.35
1903.....	6.36	6.73	7.13	7.60	8.18	9.28	10.95
1904.....	6.12	6.47	6.83	7.26	7.83	8.91	10.56
1905.....	5.89	6.21	6.55	6.94	7.48	8.54	10.17
1906.....	5.67	5.96	6.27	6.64	7.15	8.18	9.80
Prem....	25.35	27.80	30.83	34.59	39.45	45.92	54.79
1907.....	4.89	5.19	5.32	5.56	5.94	6.80	8.21
1908.....	4.69	4.87	5.06	5.27	5.63	6.46	7.84
Prem....	24.42	26.80	29.76	33.46	38.24	44.61	53.35
1909.....	3.56	3.65	3.75	3.86	4.11	4.81	6.03
1910.....	3.37	3.44	3.51	3.59	3.81	4.48	5.70
1911.....	3.19	3.23	3.28	3.33	3.52	4.16	5.35
1912.....	3.01	3.03	3.05	3.08	3.24	3.85	5.01

20 Year Endowment.

Prem....	41.12	41.75	42.68	44.25	46.95	51.32	58.13
1897.....	7.53	7.75	7.89	8.10	8.62	9.52	10.78
1898.....	7.18	7.39	7.53	7.75	8.26	9.15	10.39
1899.....	6.84	7.06	7.20	7.41	7.92	8.81	10.05
1900.....	6.52	6.74	6.88	7.09	7.60	8.50	9.74
Prem....	44.04	44.45	45.14	46.33	48.47	52.27	58.74
1901.....	10.58	10.61	10.67	10.78	10.96	11.28	11.82
1902.....	10.01	10.04	10.10	10.21	10.40	10.73	11.29
1903.....	9.46	9.49	9.55	9.67	9.86	10.20	10.78
1904.....	8.94	8.97	9.03	9.15	9.35	9.70	10.30
1905.....	8.43	8.46	8.53	8.65	8.86	9.22	9.83
1906.....	7.95	7.98	8.05	8.17	8.38	8.76	9.38

NOTE.--In computing the net cost if policy is surrendered it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

METROPOLITAN LIFE INSURANCE COMPANY.
NEW YORK, N. Y.—(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	43.05	43.46	44.18	45.30	47.89	51.11	57.43	67.82
1907.....	6.49	6.53	6.57	6.68	6.85	7.15	7.64	8.46
1908.....	6.05	6.08	6.13	6.24	6.41	6.72	7.21	8.05
Prem.....	41.86	42.35	43.12	44.42	46.65	50.53	57.03	67.57
1909.....	4.43	4.54	4.69	4.93	5.25	5.72	6.40	7.46
1910.....	4.01	4.13	4.28	4.53	4.84	5.31	5.99	7.00
1911.....	3.63	3.74	3.89	4.13	4.44	4.91	5.60	6.60
1912.....	3.25	3.36	3.51	3.75	4.06	4.53	5.21	6.21

MIDLAND MUTUAL LIFE INSURANCE CO., COLUMBUS, O.

NOTE.—The dividend for the issue of 1912 in each case, except Term policies, is a double dividend, these being no dividend paid by this company at the end of the first policy year. The dividend for the issue of 1907 in each case, except 5-year non-renewable term, includes a special mortality dividend.

All premiums quoted below on the various forms include 50 cents per \$1,000 for Disability Benefits. In figuring the net cost of the Life Insurance only, \$2.50 should be deducted from the net cost for the 5 years, and \$5 for the 10 years.

Reserve: American $3\frac{1}{2}\%$ Prior to 1909, Full Preliminary Term; since Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.85	22.60	26.19	30.95	37.89	46.24	58.43	75.40
1906.....	4.31	4.84	5.57	6.63	8.19	10.43	13.63	18.21
1907.....	10.00	10.75	11.83	13.43	15.85	19.43	24.25	30.57
1908.....	9.68	4.10	4.67	5.50	6.77	8.66	11.35	15.33
1909.....	3.88	3.74	4.25	4.87	6.09	7.78	10.27	13.94
1910.....	3.10	3.41	3.84	4.47	5.45	6.95	9.21	12.58
1911.....	2.83	3.10	3.45	3.99	4.82	6.15	8.17	11.26
1912.....	2.20	2.60	3.20	4.10	5.48	7.82	10.48	14.16
1913.....	2.36	2.54	2.79	3.15	3.75	4.76	6.38	8.94
1914.....	2.19	2.34	2.54	2.84	3.34	4.22	5.66	7.99
1915.....	2.06	2.16	2.31	2.54	2.93	3.67	4.97	7.15

Net Cost (not deducting cash value) end of
5 years. 87.61 100.61 117.45 139.53 168.98 208.84 261.38 333.66
10 years. 163.87 188.51 220.36 261.92 316.95 390.60 490.28 627.00

Guaranteed cash value end of
5 years. 28.54 31.52 41.58 54.19 69.57 86.77 105.66 125.82
10 years. 72.42 91.65 115.48 144.48 177.54 213.30 251.00 288.67

The above values are on policies issued in 1912 and 1907.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MIDLAND MUTUAL LIFE INSURANCE CO., COLUMBUS, O. (Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	28.92	31.72	35.17	39.46	45.00	52.36	62.42	76.48
1906.....	5.43	5.93	6.57	7.48	8.77	10.59	13.23	17.15
1907.....	10.72	11.40	12.37	13.81	15.96	19.13	23.47	29.31
1908.....	4.53	4.92	5.44	6.16	7.24	8.82	11.15	14.66
1909.....	4.10	4.45	4.90	5.54	6.51	7.97	10.13	13.42
1910.....	3.69	3.99	4.39	4.94	5.80	7.12	9.12	12.19
1911.....	3.30	3.57	3.88	4.38	5.13	6.31	8.14	10.99
1912.....	5.92	6.34	6.92	7.72	9.00	11.16	14.48	19.79
1913.....	2.62	2.81	3.05	3.39	3.94	4.89	6.39	8.81
1914.....	2.36	2.50	2.70	2.99	3.47	4.30	5.69	7.91
1915.....	2.08	2.18	2.34	2.57	2.95	3.69	4.97	7.14

Net Cost (not deducting cash value) end of								
5 years.	131.97	145.18	161.32	181.13	206.26	238.54	281.38	340.21
10 years.	259.28	275.45	306.19	341.60	390.62	456.99	531.47	642.79

Guaranteed cash value end of								
5 years.	60.10	68.76	78.88	90.57	103.71	116.96	129.99	142.63
10 years.	164.54	185.67	209.96	237.22	265.58	292.76	317.30	337.19

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	47.32	47.74	48.99	50.82	53.71	58.49	66.32	.....
1906.....	6.95	7.07	7.41	7.95	8.82	10.22	12.47	.....
1907.....	13.20	13.67	14.51	15.81	17.92	21.32	26.30	.....
1908.....	5.85	5.96	6.27	6.74	7.54	8.83	10.92	.....
1909.....	5.32	5.43	5.72	6.16	6.90	8.13	10.12	.....
1910.....	4.80	4.91	5.18	5.59	6.27	7.43	9.32	.....
1911.....	4.30	4.42	4.66	5.04	5.66	6.73	8.50	.....
1912.....	7.64	7.84	8.30	8.98	10.10	12.08	15.38	.....
1913.....	3.20	3.31	3.49	3.77	4.25	5.13	6.62	.....
Prem....	48.35	48.79	49.52	50.82	53.71	58.49	66.32	.....
1914.....	2.68	2.79	2.94	3.18	3.60	4.37	5.72	.....
1915.....	2.14	2.23	2.37	2.59	2.97	3.69	4.97	.....

Net Cost (not deducting cash value) end of								
5 years.	221.51	223.11	228.47	236.24	248.37	267.99	290.78	.....
10 years.	424.63	427.42	437.68	451.00	472.63	508.00	566.22	.....

Guaranteed cash value end of								
5 years.	139.98	140.00	140.25	141.09	142.32	144.37	147.75	.....
10 years.	365.80	365.58	365.46	365.98	366.46	366.22	365.70	.....

The above values are on policies issued in 1912 and 1907.

5 Year Term (Non-Renewable).

Prem....	11.59	12.15	13.00	14.37	16.77	21.38	.....	.....
1912.....	1.04	1.10	1.20	1.35	1.64	2.18	.....	.....
1913.....	1.03	1.09	1.18	1.32	1.56	2.04	.....	.....
1914.....	1.03	1.08	1.15	1.28	1.50	1.92	.....	.....
1915.....	1.02	1.06	1.14	1.25	1.45	1.82	.....	.....

Net Cost								
5 years.	53.83	56.42	60.32	66.65	77.70	98.69	.....	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MIDLAND MUTUAL LIFE INSURANCE CO., COLUMBUS, O.
 —(Continued).

10 Year Term (Renewable).

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
1907.....	13.46	14.34	15.48	17.57	21.38	28.29	39.97	.....
1908.....	2.21	2.40	2.71	3.28	4.35	6.18	.....	.....
1909.....	1.31	1.41	1.58	1.87	2.44	3.42	.....	.....
1910.....	1.29	1.38	1.53	1.79	2.29	3.17	.....	.....
1911.....	1.28	1.36	1.50	1.73	2.16	2.94	.....	.....
1912.....	1.26	1.34	1.46	1.67	2.05	2.75	.....	.....
1913.....	1.25	1.32	1.43	1.62	1.95	2.57	3.62	.....
1914.....	1.23	1.30	1.40	1.57	1.86	2.41	3.36	.....
1915.....	1.23	1.29	1.38	1.53	1.79	2.28	3.14	.....
1915.....	1.21	1.26	1.34	1.47	1.67	2.07	2.78	.....

Net Cost. * See note.

* Note.—Dividends are accumulated and applied towards reducing each annual premium for the new (succeeding) term as the same becomes due.

Dividends on Full Paid Up Life Policies According to Attained Ages During 1917 American 3½%.

Age	Age	Age	Age	Age	Age	Age	Age
25	4.45	30	4.72	35	5.08	40	5.47
26	4.50	31	4.78	36	5.13	41	5.57
27	4.55	32	4.85	37	5.21	42	5.66
28	4.61	33	4.92	38	5.29	43	5.76
29	4.66	34	4.99	39	5.38	44	5.87
						45	5.98
						46	6.10
						47	6.23
						48	6.36
						49	6.49
						50	6.64
						51	6.80
						52	6.96
						53	7.13
						54	7.30
						55	7.49
						56	7.68
						57	7.88
						58	8.08
						59	8.29

**MINNESOTA MUTUAL LIFE INSURANCE CO.,
 ST. PAUL, MINN.**

Reserve: Prior to January 1, 1908, Actuaries 4% and American 3½%; Full Preliminary Term; since American 3½% Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
1907.....	21.27	24.13	27.83	32.67	39.16	48.00	60.11	76.92
1908.....	4.35	4.93	5.69	6.69	8.05	9.78	12.81	15.95
1909.....	4.27	4.82	5.54	6.50	7.78	9.45	12.44	15.56
1910.....	4.19	4.70	5.39	6.28	7.52	9.13	12.08	15.16
1911.....	4.11	4.60	5.25	6.09	7.27	8.81	11.71	14.75
1912.....	4.03	4.50	5.12	5.91	7.03	8.50	11.34	14.34
1913.....	3.95	4.41	4.99	5.74	6.78	8.19	10.03	13.91
1914.....	3.86	4.32	4.87	5.57	6.55	7.89	9.65	13.48
1915.....	3.78	4.24	4.75	5.41	6.33	7.60	9.28	13.06
1915.....	3.70	4.16	4.64	5.27	6.12	7.32	8.93	12.63

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MINNESOTA MUTUAL LIFE INSURANCE CO.,
ST. PAUL, MINN.—(Continued).

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years.	91.06	103.52	119.90	141.36	176.02	209.00	262.66	331.52
10 years.	176.46	200.62	232.06	273.24	328.17	403.33	502.83	640.86
Guaranteed cash value end of								
5 years.	33.00	41.00	51.00	64.00	79.00	96.00	115.00	135.00
10 years.	82.00	101.00	125.00	154.00	187.00	223.00	261.00	298.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	31.02	33.93	37.48	41.90	47.62	55.24	65.74	80.59
1907.....	5.69	6.17	6.78	7.59	8.63	10.04	12.88	15.82
1908.....	5.51	5.96	6.54	7.29	8.29	9.67	12.49	15.43
1909.....	5.35	5.77	6.30	7.01	7.97	9.29	12.11	15.03
1910.....	5.18	5.58	6.08	6.74	7.66	8.92	11.71	14.61
1911.....	5.03	5.40	5.87	6.49	7.35	8.56	11.31	14.19
1912.....	4.86	5.22	5.67	6.24	7.08	8.21	9.89	13.75
1913.....	4.69	5.06	5.47	6.01	6.74	7.86	9.48	13.31
1914.....	4.54	4.90	5.28	5.78	6.46	7.52	9.08	12.87
1915.....	4.39	4.75	5.10	5.56	6.19	7.19	8.69	12.42

Net Cost (not deducting cash value) end of								
5 years.	136.62	149.72	165.88	185.91	211.68	245.42	291.56	350.60
10 years.	264.96	290.49	321.71	360.29	409.88	475.14	559.76	678.47

Guaranteed cash value end of								
5 years.	70.00	78.00	88.00	100.00	113.00	126.00	146.00	152.00
10 years.	174.00	195.00	219.00	247.00	275.00	302.00	327.00	347.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	48.65	49.53	50.81	52.76	55.92	61.66	69.34	82.44
1907.....	7.16	7.45	7.87	8.46	9.32	10.55	13.29	16.10
1908.....	6.79	7.08	7.50	8.06	8.91	10.14	12.90	15.71
1909.....	6.43	6.72	7.13	7.68	8.52	9.73	12.49	15.31
1910.....	6.09	6.38	6.78	7.31	8.14	9.32	12.09	14.89
1911.....	5.77	6.04	6.43	6.96	7.76	8.91	11.67	14.46
1912.....	5.44	5.73	6.10	6.62	7.38	8.52	10.17	14.02
1913.....	5.12	5.43	5.79	6.28	7.02	8.13	9.74	13.57
1914.....	4.82	5.13	5.49	5.97	6.67	7.75	9.32	13.12
1915.....	4.52	4.86	5.21	5.67	6.34	7.38	8.90	12.67

Net Cost (not deducting cash value) end of								
5 years.	223.35	226.50	231.46	239.26	252.19	273.52	308.57	358.82
10 years.	434.36	440.48	449.80	461.59	489.14	530.17	592.83	694.55

Guaranteed cash value end of								
5 years.	149.00	150.00	150.00	151.00	152.00	151.00	157.00	162.00
10 years.	375.00	375.00	375.00	375.00	376.00	376.00	375.00	374.00

The above values are on policies issued in 1912 and 1907.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MINNESOTA MUTUAL LIFE INSURANCE CO.,
ST. PAUL, MINN.—(Continued).

5 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	12.67	13.31	14.29	15.86	18.59	23.81	32.96	48.24
912.....	2.42	2.85	3.03	3.60	4.62	6.57	9.97	15.85
913.....	2.42	2.84	3.01	3.58	4.57	6.48	9.81	15.38
914.....	2.41	2.83	2.99	3.55	4.52	6.39	9.65	15.12
915.....	2.40	2.82	2.98	3.53	4.48	6.30	9.50	14.86
Net Cost								
5 years.	53.70	56.01	59.44	65.04	74.76	93.31	125.87	180.19

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	12.96	13.74	14.98	17.07	20.88	27.79	39.47	58.51
907.....	2.55	2.87	3.35	4.18	5.73	8.48	13.12	20.67
908.....	2.55	2.85	3.33	4.14	5.66	8.34	12.88	20.26
909.....	2.54	2.84	3.31	4.10	5.58	8.21	12.65	19.86
910.....	2.53	2.83	3.29	4.06	5.50	8.08	12.43	19.50
911.....	2.52	2.81	3.27	4.02	5.43	7.95	12.22	19.15
912.....	2.51	2.80	3.25	3.98	5.35	7.83	12.01	18.82
913.....	2.51	2.79	3.23	3.95	5.28	7.71	11.82	18.50
914.....	2.50	2.77	3.20	3.91	5.22	7.59	11.62	18.20
915.....	2.49	2.76	3.19	3.88	5.16	7.48	11.44	17.90
Net Cost								
5 years.	54.79	57.58	62.03	69.68	83.89	108.34	150.46	219.19
10 years.	108.90	119.08	130.38	134.48	150.89	206.23	284.51	412.24

MISSOURI STATE LIFE INSURANCE CO., ST. LOUIS, MO.

Reserve: Prior to 1908 Full Preliminary Term; since, Modified Preliminary Term. Actuaries 4% on policies bearing numbers below 24,000; American 3% on later numbers. American 3½% on non-participating policies and paid-up additions.

Annual Dividends Payable Commencing April 1, 1917, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.44	24.33	28.06	32.94	39.49	48.40	60.61	77.56
1908.....	5.05	5.71	6.56	7.69	9.02	10.58	12.45	14.63
1909.....	4.88	5.51	6.32	7.38	8.71	10.22	12.09	14.29
1910.....	4.72	5.31	6.07	7.07	8.40	9.87	11.70	13.93
1911.....	4.57	5.12	5.84	6.78	8.09	9.51	11.31	13.55
1912.....	4.42	4.94	5.61	6.50	7.73	9.16	10.92	13.15
1913.....	4.27	4.76	5.39	6.22	7.38	8.80	10.52	12.73
1914.....	4.13	4.58	5.18	5.95	7.04	8.44	10.11	12.20
1915.....	4.00	4.42	4.97	5.69	6.71	8.10	9.71	11.85
1916.....	3.87	4.25	4.76	5.44	6.39	7.76	9.30	11.40

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MISSOURI STATE LIFE INSURANCE CO., ST. LOUIS, MO.-
(Continued).

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55 60
Net Cost (not deducting cash value) end of 5 years..	89.25	101.69	117.73	138.67	166.54	204.80	257.99 332.3
Guaranteed cash value end of 5 years..	39.00	47.00	57.00	70.00	86.00	103.00	121.00 141.00

The above values are on policies issued in 1912.

20 Payment Life.

Prem....	31.78	34.72	38.28	42.72	48.44	56.08	66.58 81.4
1908.....	7.17	7.86	8.71	9.81	11.06	12.49	14.20 16.2
1909.....	6.83	7.49	8.29	9.33	10.59	12.00	13.71 15.7
1910.....	6.51	7.12	7.89	8.87	10.13	11.51	13.23 15.3
1911.....	6.19	6.77	7.50	8.43	9.68	11.04	12.74 14.7
1912.....	5.88	6.42	7.11	8.00	9.19	10.56	12.25 14.0
1913.....	5.59	6.11	6.74	7.59	8.72	10.09	11.76 13.4
1914.....	5.30	5.78	6.39	7.18	8.25	9.64	11.27 12.9
1915.....	5.02	5.47	6.04	6.78	7.80	9.19	10.78 12.5
1916.....	4.76	5.17	5.70	6.41	7.37	8.75	10.30 12.3
Net Cost (not deducting cash value) end of 5 years..	185.87	149.46	163.59	182.28	206.10	238.16	282.98 347.4
Guaranteed cash value end of 5 years..	80.00	89.00	99.00	110.00	123.00	138.00	147.00 158.00

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	50.47	51.25	52.41	54.23	57.24	62.24	70.40 82.4
1908.....	10.76	11.04	11.42	11.99	12.73	13.67	14.96 16.2
1909.....	10.11	10.39	10.77	11.33	12.11	13.07	14.40 16.1
1910.....	9.49	9.76	10.14	10.71	11.52	12.48	13.84 15.6
1911.....	8.89	9.16	9.53	10.08	10.94	11.90	13.30 15.5
1912.....	8.31	8.57	8.95	9.49	10.32	11.34	12.74 14.6
1913.....	7.76	8.02	8.38	8.91	9.73	10.79	12.19 14.4
1914.....	7.22	7.47	7.83	8.36	9.15	10.25	11.66 13.6
Prem....	49.23	50.37	51.85	53.98	57.26	62.46	70.70 82.6
1915.....	5.90	6.30	6.80	7.45	8.34	9.57	11.01 12.8
1916.....	5.40	5.80	6.29	6.93	7.81	9.06	10.49 12.4
Net Cost (not deducting cash value) end of 5 years..	220.49	223.81	227.58	234.40	245.98	266.12	300.30 355.8
Guaranteed cash value end of 5 years..	170.00	169.00	167.00	166.00	166.00	165.00	166.00 169.00

The above values are on policies issued in 1912.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MUTUAL BENEFIT LIFE INSURANCE CO., NEWARK, N. J.

Reserve: Full Level Premium, American $3\frac{1}{2}\%$ prior to 1900, since American 3% .

Annual Dividends Payable in 1917, Including Special Dividend Allowed per \$1,000 of Insurance.

Ordinary Life.

Issue of	25	30	35	40	45	50	55	60
Prem....	19.60	22.88	26.00	30.84	37.42	46.50	59.06	76.52
1897.....	6.09	7.18	8.64	10.51	12.93	16.09	20.12	25.28
1898.....	5.89	6.96	8.36	10.18	12.55	15.66	19.68	24.82
1899.....	5.71	6.72	8.06	9.85	12.16	15.23	19.23	24.34
Prem....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1900.....	6.13	7.16	8.45	10.11	12.15	14.69	17.89	21.77
1901.....	5.89	6.86	8.09	9.68	11.66	14.14	17.28	21.16
1902.....	5.64	6.57	7.73	9.26	11.17	13.58	16.67	20.52
1903.....	5.50	6.28	7.39	8.85	10.70	13.04	16.05	19.88
1904.....	5.35	6.08	7.06	8.44	10.21	12.48	15.42	19.22
1905.....	5.22	5.90	6.79	8.05	9.74	11.94	14.80	18.53
1906.....	5.09	5.73	6.56	7.69	9.28	11.39	14.16	17.82
1907.....	4.96	5.57	6.35	7.41	8.89	10.93	13.66	17.28
1908.....	4.85	5.41	6.14	7.15	8.51	10.49	13.15	16.73
1909.....	4.73	5.26	5.95	6.89	8.20	10.03	12.63	16.16
1910.....	4.62	5.11	5.76	6.64	7.87	9.58	12.11	15.57
1911.....	4.53	4.97	5.57	6.40	7.56	9.17	11.57	14.96
1912.....	4.43	4.84	5.39	6.17	7.25	8.81	11.04	14.34
1913.....	4.34	4.72	5.22	5.94	6.96	8.43	10.51	13.71
1914.....	4.20	4.60	5.06	5.72	6.67	8.06	10.07	13.07
1915.....	4.18	4.49	4.90	5.51	6.38	7.69	9.62	12.42
1916.....	4.11	4.38	4.76	5.31	6.12	7.33	9.18	11.78

Net Cost (not deducting cash value) end of

5 years.	79.36	91.35	106.64	126.42	152.53	187.63	235.12	299.88
10 years.	162.09	185.18	214.69	253.15	304.07	372.76	465.77	594.05
20 years.	302.65	344.24	398.88	471.39	569.89	706.16	895.27	1160.62

Guaranteed cash value end of

5 years.	35.76	45.73	58.16	73.54	92.20	112.99	135.61	159.58
10 years.	93.94	115.16	141.01	172.20	207.63	245.69	285.50	325.10
20 years.	218.04	258.64	310.75	367.63	426.90	485.23	540.11	597.84

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

Prem....	27.31	30.27	33.97	38.65	44.73	52.86	64.00	79.71
1897.....	8.26	9.45	10.93	12.74	14.91	17.53	20.67	24.52
1898.....	7.87	9.02	10.46	12.24	14.39	17.04	20.30	24.41
1899.....	7.50	8.60	10.00	11.74	13.88	16.54	19.89	24.16
Prem....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	76.60
1900.....	9.70	10.71	11.95	13.41	15.13	17.15	19.61	22.61
1901.....	9.17	10.13	11.32	12.73	14.40	16.42	18.90	21.90
1902.....	8.67	9.57	10.70	12.06	13.71	15.69	18.18	21.34
1903.....	8.25	9.04	10.11	11.41	13.01	14.96	17.45	20.65

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MUTUAL LIFE INSURANCE CO., NEW YORK, N. Y.
(Continued).

10 Year Term.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	12.18	12.12	12.50	12.65	20.28	26.47	36.60
1908.....	2.75	3.05	3.46	4.05	4.91	6.23	8.24
1909.....	2.75	3.05	3.47	4.06	4.93	6.27	8.30
1910.....	2.75	3.06	3.47	4.06	4.94	6.28	8.32
1911.....	2.75	3.06	3.47	4.06	4.94	6.28	8.32
1912.....	2.75	3.05	3.47	4.06	4.93	6.26	8.29
1913.....	2.75	3.05	3.46	4.04	4.91	6.23	8.24
1914.....	2.75	3.05	3.45	4.03	4.89	6.19	8.17
1915.....	2.74	3.04	3.45	4.02	4.86	6.14	8.08
1916.....	2.74	3.03	3.43	4.00	4.83	6.08	7.98

Dividends on Full Paid Up Life Policies According to Attained Ages During 1917 American 3%.

Age	Age	Age	Age	Age	Age	Age	Age
25 4.91	30 5.31	35 5.78	40 6.31	45 6.93	50 7.63	55 8.38	
26 4.99	31 5.40	36 5.88	41 6.43	46 7.06	51 7.77	56 8.54	
27 5.06	32 5.49	37 5.98	42 6.55	47 7.30	52 7.92	57 8.70	
28 5.14	33 5.58	38 6.09	43 6.68	48 7.34	53 8.07	58 8.86	
29 5.23	34 5.68	39 6.20	44 6.80	49 7.48	54 8.23	59 9.01	

Deferred Dividends Paid in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period:

Whole Life.

Age at Issue	5 Year		15 Year		20 Year	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	.....	.....	.....	.....	20.50	139.43
35.....	.....	.....	27.88	131.83	27.10	189.61
45.....	39.36	64.43	39.96	193.24	39.10	297.05
55.....	60.82	100.76	60.82	328.51	61.60	554.76

Twenty Payment Life.

25.....	30.25	47.23	.....	.....	28.10	177.47
35.....	36.87	58.64	.....	.....	35.00	231.77
45.....	47.42	76.95	.....	.....	46.20	336.02
55.....	66.30	110.33	.....	.....	66.60	590.76

Twenty Year Endowment.

25.....	50.18	76.74	.....	.....	48.70	280.99
35.....	52.13	81.48	.....	.....	50.90	313.31
45.....	.....	.....	.....	.....	56.40	394.33
55.....	.....	.....	.....	.....	71.10	623.24

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend; and that in some companies this dividend is contingent upon the payment of the 1917 premium.

NATIONAL LIFE INSURANCE CO. OF VERMONT, MONTPELIER, VT.

Reserve: Full Level Premium Plan. Actuaries 4%, prior to 1901, since American 3%.

Annual Dividends Payable in 1917 per \$1,000 of insurance.

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem....	19.80	22.70	26.50	31.50	38.00	47.00	59.40	.....
1897.....	5.03	5.85	6.99	8.47	10.23	12.79	.....	.....
1898.....	4.93	5.70	6.81	8.26	9.95	12.47	16.12	.....
1899.....	.....	5.57	6.63	8.04	9.67	12.15	15.75	.....
1900.....	4.76	5.43	6.47	7.84	9.42	11.82	15.39	.....
Prem....	20.95	23.77	27.41	32.18	38.56	47.27	59.20	.....
1901.....	6.01	6.93	8.15	.....	11.94	14.76	.....	.....
1902.....	5.84	6.72	7.88	9.47	11.56	14.33	.....	.....
1903.....	5.68	6.52	7.63	9.14	11.17	13.88	17.52	.....
1904.....	5.54	6.33	7.37	8.88	10.79	13.43	17.01	.....
1905.....	5.40	6.14	7.14	8.52	10.42	12.98	16.40	.....
1906.....	5.26	5.98	6.91	8.21	10.03	12.53	15.97	.....
1907.....	5.13	5.80	6.69	7.92	9.67	12.08	.....	.....
1908.....	.....	5.64	6.47	7.63	9.30	11.63	14.90	.....
1909.....	4.88	5.48	6.27	7.36	8.94	11.18	14.36	.....
1910.....	4.77	5.33	6.08	7.10	8.59	10.74	13.83	.....
1911.....	4.66	5.19	5.89	6.85	8.26	10.31	13.29	.....
1912.....	4.55	5.05	5.70	6.61	7.93	9.88	12.75	.....
1913.....	4.45	4.92	5.53	6.38	7.61	9.46	12.21	.....
1914.....	4.36	4.79	5.37	6.16	7.31	9.05	11.69	.....
1915.....	4.27	4.67	5.21	5.95	7.02	8.66	11.17	.....
1916.....	4.18	4.56	5.06	5.75	6.75	8.27	10.65	.....

Net Cost (not deducting cash value) end of								
5 years.	84.14	96.12	111.50	131.50	157.86	193.10	240.35	.....
10 years.	167.84	191.35	221.55	260.83	312.65	382.49	.....	.....
20 years.	328.48	376.54	439.92	522.61	638.55	784.85	.....	.....

Guaranteed cash value end of								
5 years.	39.76	49.73	62.16	77.54	96.20	116.99	139.61	.....
10 years.	98.94	120.10	146.01	177.20	212.62	250.69	.....	.....
20 years.	209.84	253.29	301.35	352.84	405.30	456.79	.....	.....

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

Prem....	27.30	30.45	34.25	39.00	45.20	53.35	.....	.....
1897.....	6.23	7.04	7.96	9.05	10.36	11.97	.....	.....
1898.....	6.10	6.89	7.81	8.91	10.27	.....	.....	.....
1899.....	5.98	6.73	7.64	8.76	10.15	11.98	.....	.....
1900.....	5.86	6.59	7.48	8.60	10.00	11.89	.....	.....
Prem....	30.92	33.78	37.27	41.62	47.21	54.69	64.96	.....
1901.....	8.80	9.72	10.86	12.31	14.09	16.38	.....	.....
1902.....	8.43	9.30	10.39	11.81	13.57	.....	.....	.....
1903.....	8.07	8.90	9.95	11.32	13.06	.....	.....	.....
1904.....	7.73	8.52	9.51	10.85	.....	.....	17.92	.....
1905.....	7.40	8.15	9.10	10.37	12.05	14.32	.....	.....
1906.....	7.08	7.79	8.69	9.92	11.54	13.78	.....	.....
1907.....	6.77	7.45	8.31	9.47	11.06	13.25	.....	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

NATIONAL LIFE INSURANCE CO. OF VERMONT.
MONTPELIER, VT.—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	6.48	7.12	7.94	9.05	10.57	12.71	15.72	.....
1909.....	6.20	6.81	7.59	8.63	10.10	12.19	15.14	.....
1910.....	5.93	6.50	7.25	8.24	9.64	11.67	14.56	.....
1911.....	5.68	6.21	6.92	7.86	9.19	11.15	13.97	.....
1912.....	5.44	5.94	6.60	7.49	8.75	10.65	13.39	.....
1913.....	5.20	5.68	6.30	7.15	8.33	10.14	.....	.....
1914.....	4.98	5.42	6.00	6.81	7.93	9.65	12.23	.....
1915.....	4.76	5.17	5.73	6.49	7.53	9.18	11.65	.....
1916.....	4.55	4.95	5.46	6.18	7.17	8.71	11.10	.....
Net Cost (not deducting cash value) end of								
5 years..	130.85	142.97	157.57	175.41	197.98	227.16	266.40	.....
10 years.	258.53	282.36	311.04	346.28	390.79	449.17	.....	.....
20 years.	465.94	520.56	584.01	664.32	770.87	905.42	.....	.....
Guaranteed cash value end of								
5 years..	89.49	99.74	111.52	124.92	139.86	154.90	169.61	.....
10 years.	208.95	230.94	255.78	283.23	311.52	338.37	.....	.....
20 years.	428.57	481.91	539.31	599.43	660.17	718.57	.....	.....

The above values are on policies issued in 1912, 1907 and 1897.

20 Year Endowment.

Prem.....	46.75	47.45	48.50	50.25	53.35	58.35	66.05	.....
1897.....	.....	8.95	8.91	8.88	8.97	.....	9.49	.....
1898.....	8.79	8.78	8.80	8.87	9.13	9.62	.....	.....
1899.....	8.57	8.59	8.67	8.82	9.20	.....	11.00	.....
1900.....	8.37	8.40	8.52	8.74	9.21	.....	11.40	.....
Prem.....	48.95	49.74	50.90	52.72	55.70	60.63	68.64	.....
1901.....	13.68	13.99	14.42	15.06	16.01	.....	19.66	.....
1902.....	12.92	13.24	13.69	14.37	.....	.....	.....	.....
1903.....	12.20	12.53	12.98	13.68	14.72	16.32	.....	.....
1904.....	11.50	11.83	12.29	13.00	14.09	15.75	.....	.....
1905.....	10.83	11.17	11.63	12.36	13.46	.....	.....	.....
1906.....	10.18	10.52	10.99	11.72	12.84	14.56	17.22	.....
1907.....	9.56	9.91	10.39	11.10	12.23	.....	.....	.....
1908.....	8.97	9.32	9.79	10.51	11.63	13.37	16.06	.....
1909.....	8.41	8.75	9.22	9.94	11.04	.....	15.45	.....
1910.....	7.87	8.21	8.68	9.37	10.47	12.19	14.85	.....
1911.....	7.35	7.69	8.16	8.85	9.91	11.61	14.23	.....
1912.....	6.84	7.18	7.66	8.34	9.36	11.04	13.62	.....
1913.....	6.36	6.71	7.17	7.84	8.84	10.47	13.00	.....
1914.....	5.91	6.24	6.71	7.36	8.33	9.92	12.39	.....
1915.....	5.46	5.81	6.26	6.91	7.86	9.38	11.78	.....
1916.....	5.05	5.39	5.83	6.47	7.38	8.85	11.19	.....

Net Cost (not deducting cash value) end of								
5 years.	216.27	218.56	222.13	228.07	238.34	255.50	283.98	.....
10 years.	422.54	427.52	435.17	447.58	468.58	.....	.....	.....
20 years.	.....	841.88	860.73	892.15	945.31	.....	1164.19	.....

Guaranteed cash value end of								
5 years.	179.39	179.41	179.71	180.67	182.73	185.27	188.80	.....
10 years.	407.79	407.51	407.45	407.98	408.62	.....	.....	.....

The above values are on policies issued in 1912, 1907 and 1897.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**NATIONAL LIFE INSURANCE CO. OF VERMONT,
MONTPELIER, VT.—(Continued).**

5 Year Term.

Issue of Prem....	Age at Issue						
	25	30	35	40	45	50	55
1912.....	11.83	12.43	13.84	14.81	17.36	22.24	30.79
1913.....	2.28	2.41	2.61	2.93	3.50	4.58	.....
1914.....	2.27	2.40	2.58	2.89	3.41	4.44	.....
1915.....	2.26	2.38	2.55	2.85	3.34	4.28	5.94
1916.....	2.25	2.37	2.53	2.81	3.26	4.15	5.70
1917.....	2.24	2.35	2.50	2.77	3.19	4.00	5.47
Net Cost 5 years..	47.85	50.24	53.93	59.80	70.10	89.75	.....

10 Year Term.

Prem....	12.10	12.84	14.00	15.96	19.54	26.01	36.96
1907.....	2.39	2.57	2.87	3.40	4.37	6.08	8.93
1908.....	2.37	2.55	2.83	3.32	4.24	5.86	8.55
1909.....	2.36	2.52	2.79	3.25	4.11	5.65	8.18
1910.....	2.35	2.50	2.76	3.20	3.99	5.43	7.83
1911.....	2.33	2.48	2.73	3.14	3.88	5.23	.....
1912.....	2.32	2.46	2.70	3.08	3.77	5.04	7.19
1913.....	2.30	2.45	2.66	3.02	3.66	4.86	6.87
1914.....	2.29	2.42	2.62	2.97	3.56	4.67	6.57
1915.....	2.28	2.41	2.59	2.92	3.47	4.50	6.28
1916.....	2.26	2.38	2.56	2.87	3.38	4.33	6.00
Net Cost 5 years..	49.05	52.08	56.87	64.94	79.86	106.65	151.89
10 years..	97.89	103.81	113.08	128.71	157.40	209.13	296.86

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3%.**

Age	Age	Age	Age	Age	Age	Age	Age
25 6.16	30 6.59	35 7.09	40 7.68	45 8.37	50 9.19	55 10.17	
26 6.24	31 6.68	36 7.20	41 7.80	46 8.52	51 9.38	56 10.38	
27 6.33	32 6.78	37 7.31	42 7.94	47 8.67	52 9.57	57 10.60	
28 6.41	33 6.88	38 7.43	43 8.07	48 8.84	53 9.76	58 10.82	
29 6.50	34 6.98	39 7.54	44 8.22	49 9.02	54 9.97	59 11.04	

**NEW ENGLAND MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.**

**Reserve: Full Level Premium; prior to 1901, Actuaries 4%;
1901 to December 15, 1907, American 3½%;
since American 3%.**

Annual Dividends Payable in 1917 per \$1,000 of insurance.

Ordinary Life.

Issue of Prem....	Age at Issue						
	25	30	35	40	45	50	55
1897.....	20.20	23.30	27.30	32.60	39.70	49.20	61.90
1917.....	5.80	6.95	8.55	10.65	13.45	17.15	21.95

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

NEW ENGLAND MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.—(Continued).

Ordinary Life.

Issue of	25	30	35	40	45	50	55	60
1898.....	5.65	6.80	8.80	10.35	13.10	16.75	21.50	27.20
1899.....	5.55	6.65	8.10	10.10	12.70	16.35	21.05	27.15
1900.....	5.50	6.45	7.90	9.85	12.45	15.95	20.55	26.65
Prem....	20.70	23.50	27.30	32.20	38.80	47.90	60.40	77.20
1901.....	6.25	7.10	8.45	10.25	12.75	16.25	21.00	27.20
1902.....	5.95	6.75	8.00	9.70	12.05	15.40	19.95	26.00
1903.....	5.80	6.55	7.80	9.40	11.65	14.85	19.30	25.35
1904.....	5.70	6.40	7.55	9.10	11.25	14.40	18.70	24.70
1905.....	5.55	6.25	7.35	8.80	10.90	13.90	18.10	24.00
1906.....	5.25	5.85	6.90	8.20	10.15	12.95	16.90	22.20
1907.....	5.00	5.55	6.50	7.80	9.50	12.15	15.85	21.20
Prem....	20.70	23.50	27.00	31.70	38.00	46.60	58.30	74.00
1908.....	4.60	5.15	5.90	6.95	8.50	10.75	13.85	18.00
1909.....	4.45	4.95	5.65	6.60	8.05	10.15	13.15	17.05
1910.....	4.30	4.80	5.40	6.30	7.65	9.60	12.50	16.05
1911.....	4.15	4.60	5.20	6.00	7.25	9.10	11.80	15.30
1912.....	4.00	4.40	4.95	5.70	6.85	8.55	11.15	14.65
1913.....	3.85	4.25	4.75	5.45	6.45	8.05	10.50	14.15
1914.....	3.70	4.05	4.55	5.15	6.10	7.60	9.85	13.30
1915.....	3.60	3.90	4.30	4.90	5.75	7.10	9.25	12.00
1916.....	3.45	3.75	4.15	4.65	5.40	6.65	8.60	11.70

Net Cost (not deducting cash value) end of

5 years..	84.90	97.15	112.30	132.65	159.45	195.05	242.15	306.40
10 years.	164.55	188.45	219.10	259.10	312.10	382.85	478.50	608.00
20 years.	325.80	373.35	436.00	517.65	.....	.....	.....	.....

Guaranteed cash value end of

5 years..	45.76	55.73	68.18	83.54	102.20	122.99	145.61	169.51
10 years.	75.00	95.00	120.00	150.00	184.00	222.00	261.00	301.00
20 years.	193.00	235.00	282.00	332.00	384.00	434.00	483.00	530.00

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

Prem....	28.10	31.40	35.40	40.40	47.10	55.70	67.20	82.00
1897.....	7.15	8.25	9.45	10.95	13.00	15.55	19.25	24.35
1898.....	7.05	8.10	9.30	10.85	12.95	15.50	19.20	24.30
1899.....	6.95	7.95	9.15	10.70	12.85	15.45	19.15	24.25
1900.....	6.80	7.80	9.00	10.55	12.75	15.40	19.10	24.20
Prem....	29.40	32.30	36.60	40.60	46.60	54.70	66.70	81.90
1901.....	8.15	9.00	10.20	11.70	13.80	16.65	20.45	25.95
1902.....	7.70	8.45	9.60	11.05	13.10	15.85	19.65	24.90
1903.....	7.50	8.20	9.30	10.70	12.70	15.45	19.25	24.70
1904.....	7.30	7.95	9.00	10.35	12.30	15.05	18.80	24.20
1905.....	7.05	7.75	8.70	10.00	11.90	14.60	18.30	23.75
1906.....	6.80	7.20	8.10	9.30	11.05	13.60	17.15	22.35
1907.....	6.15	6.70	7.55	8.65	10.30	12.75	16.10	21.15
Prem....	30.40	33.20	36.70	41.00	46.50	53.80	64.00	.....
1908.....	6.00	6.50	7.25	8.15	9.55	11.50	14.30	.....
1909.....	5.65	6.15	6.85	7.75	9.00	10.90	13.60	.....
1910.....	5.35	5.85	6.54	7.30	8.50	10.25	12.90	.....
1911.....	5.05	5.50	6.10	6.85	8.00	9.65	12.20	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**NEW ENGLAND MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.—(Continued).**

20 Payment-Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1912.....	4.80	5.20	5.70	6.45	7.50	9.10	11.45	.....
1913.....	4.50	4.90	5.40	6.05	7.00	8.50	10.80	.....
1914.....	4.25	4.60	5.05	5.65	6.55	7.95	10.10	.....
1915.....	4.00	4.30	4.75	5.30	6.10	7.40	9.45	.....
1916.....	3.75	4.05	4.45	4.95	5.65	6.85	8.75	.....
Net Cost (not deducting cash value) end of								
5 years.	130.70	142.95	158.15	176.60	199.70	229.20	269.45	.....
10 years.	244.05	268.95	299.50	337.10	384.50	445.20	528.80	.....
20 years.	464.45	517.95	582.45	661.85	.....	.....	.....	.....
Guaranteed cash value end of								
5 years.	95.49	105.74	117.52	130.92	145.86	160.90	175.61	.....
10 years.	175.00	196.00	221.00	249.00	278.00	305.00	331.00	.....
20 years.	416.00	469.00	526.00	587.00	648.00	707.00	762.00	.....

The above values are on policies issued in 1912, 1907 and 1897.

20 Year Endowment.

Prem.....	48.60	49.60	51.00	53.20	57.00	62.80	71.70	.....
1897.....	11.40	11.55	11.75	12.40	13.65	15.55	18.50	.....
1898.....	11.25	11.45	11.70	12.35	13.60	15.50	18.45	.....
1899.....	11.10	11.35	11.65	12.30	13.55	15.45	18.40	.....
1900.....	10.95	11.20	11.60	12.25	13.50	15.40	18.35	.....
Prem.....	48.70	49.60	50.80	52.80	56.00	61.80	69.80	.....
1901.....	12.70	13.05	13.45	14.20	15.30	17.20	20.10	.....
1902.....	11.85	12.20	12.60	13.40	14.55	16.45	19.50	.....
1903.....	11.40	11.75	12.15	12.95	14.20	16.15	19.30	.....
1904.....	11.00	11.35	11.75	12.55	13.80	15.80	18.95	.....
1905.....	10.60	10.95	11.35	12.15	13.40	15.40	18.55	.....
1906.....	9.70	10.05	10.45	11.20	12.40	14.35	17.40	.....
1907.....	8.95	9.25	9.65	10.40	11.55	13.50	16.45	.....
Prem.....	48.10	48.80	50.00	51.80	54.80	59.60	67.60	.....
1908.....	8.40	8.70	9.05	9.60	10.55	12.15	14.60	.....
1909.....	7.85	8.10	8.45	9.00	9.95	11.45	13.90	.....
1910.....	7.30	7.55	7.90	8.40	9.30	10.80	13.15	.....
1911.....	6.75	7.00	7.30	7.80	8.70	10.10	12.45	.....
1912.....	6.25	6.45	6.80	7.30	8.10	9.50	11.70	.....
1913.....	5.70	5.95	6.25	6.75	7.55	8.85	10.95	.....
1914.....	5.25	5.45	5.75	6.25	6.95	8.20	10.25	.....
1915.....	4.75	5.00	5.30	5.75	6.45	7.60	9.55	.....
1916.....	4.30	4.50	4.80	5.25	5.90	7.00	8.90	.....
Net Cost (not deducting cash value) end of								
5 years.	214.25	216.65	221.10	227.70	239.05	257.20	286.65	.....
10 years.	418.75	424.70	433.30	447.00	469.35	506.85	566.85	.....
20 years.	823.60	838.95	860.25	892.55	.....	.....	.....	.....
Guaranteed cash value end of								
5 years.	185.39	185.41	185.71	186.67	188.73	191.27	194.80	.....
10 years.	380.00	380.00	380.00	380.00	381.00	380.00	380.00	.....

The above values are on policies issued in 1912, 1907 and 1897.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**NEW ENGLAND MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.—(Continued).**

5 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	12.00	12.60	13.50	15.00	17.60	22.50	31.10	.....
1912.....	2.80	2.95	3.15	3.50	4.25	5.55	7.80	.....
1913.....	2.80	2.90	3.10	3.50	4.15	5.35	7.45	.....
1914.....	2.75	2.90	3.10	3.45	4.05	5.15	7.15	.....
1915.....	2.75	2.90	3.05	3.40	3.95	5.00	6.80	.....
1916.....	2.75	2.85	3.00	3.35	3.85	4.80	6.50	.....
Net Cost								
5 years.	46.15	48.50	52.10	57.80	67.75	86.65	119.80	.....

10 Year Term.

Prem....	13.30	14.40	15.90	18.30	22.30	29.00	40.10	.....
1907.....	3.80	4.35	5.05	6.10	7.65	9.85	13.30	.....
Prem....	12.30	13.00	14.20	16.10	19.80	26.30	37.30	.....
1908.....	2.90	3.10	3.45	4.00	5.20	7.10	10.35	.....
1909.....	2.90	3.05	3.40	3.90	5.00	6.80	9.85	.....
1910.....	2.90	3.00	3.35	3.80	4.85	6.55	9.35	.....
1911.....	2.85	3.00	3.30	3.70	4.70	6.25	8.85	.....
1912.....	2.85	2.95	3.25	3.65	4.55	6.00	8.50	.....
1913.....	2.80	2.95	3.25	3.55	4.40	5.80	8.10	.....
1914.....	2.80	2.90	3.20	3.50	4.30	5.55	7.75	.....
1915.....	2.80	2.90	3.15	3.45	4.15	5.35	7.40	.....
1916.....	2.75	2.85	3.10	3.40	4.05	5.15	7.00	.....
Net Cost								
5 years.	47.50	50.45	55.05	62.95	77.55	103.65	147.75	.....
10 years.	99.15	105.30	114.75	130.55	159.25	210.50	297.75	.....

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3%.**

Age	Age	Age	Age	Age	Age	Age	Age
25 6.30	30 6.70	35 7.20	40 7.80	45 8.50	50 9.35	55 10.35	
26 6.35	31 6.80	36 7.30	41 7.95	46 8.65	51 9.55	56 10.55	
27 6.45	32 6.90	37 7.45	42 8.15	47 8.80	52 9.70	57 10.80	
28 6.55	33 7.00	38 7.55	43 8.20	48 9.00	53 9.90	58 11.00	
29 6.65	34 7.10	39 7.65	44 8.35	49 9.15	54 10.15	59 11.25	

**Deferred Dividends Paid in 1917, and Annual Premiums per
\$1,000 of Insurance.**

Dividend Period.

Age at Issue	Whole Life.		20 Year Payment Life.		20 Year Endow.	
	3rd Period.	Pr. Div.	3rd Period.	Pr. Div.	3rd Period.	Pr. Div.
25.....	20.70	30.80	29.40	39.40	48.70	59.45
35.....	27.30	41.00	36.00	48.70	50.80	63.55
45.....	38.80	61.05	46.60	66.55	56.00	74.50
55.....	60.40	101.30	65.70	101.55	.....	.....

NOTE.—In computing the net cost, if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

NEW YORK LIFE INSURANCE CO., NEW YORK, N. Y.

Reserve: Full Level Premium, American 3%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.49	24.38	28.11	33.01	39.55	48.48	60.72	77.69
1906.....	4.58	5.29	6.20	7.35	8.79	10.65	13.04	16.14
*1907.....	14.45	15.13	16.00	17.12	18.51	20.34	22.70	25.77
1908.....	4.31	4.97	5.81	6.89	8.24	10.03	12.35	15.40
1909.....	4.18	4.81	5.62	6.66	7.98	9.73	12.01	15.02
1910.....	4.06	4.66	5.43	6.44	7.71	9.42	11.66	14.68
1911.....	3.94	4.51	5.25	6.22	7.45	9.12	11.31	14.23
†1912.....	5.97	6.81	7.89	9.31	11.16	13.66	17.02	21.60
1913.....	3.70	4.23	4.91	5.80	6.94	8.51	10.60	13.43
1914.....	3.59	4.09	4.74	5.59	6.70	8.22	10.25	13.02
1915.....	3.48	3.96	4.58	5.40	6.45	7.92	9.90	12.62

Net Cost (not deducting cash value) end of

5 years.	90.66	102.77	118.37	138.33	166.41	203.97	255.70	327.62
10 years.	156.68	190.00	220.15	259.78	313.26	386.51	487.80	629.25

Guaranteed cash value end of

5 years.	37.00	45.00	53.00	73.00	92.00	112.00	135.00	159.00
10 years.	84.00	103.00	126.00	154.00	185.00	219.00	255.00	289.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	31.83	34.76	38.34	42.79	48.52	56.17	66.69	81.60
1906.....	7.00	7.72	8.60	9.67	10.95	12.53	14.55	17.19
*1907.....	16.70	17.39	18.24	19.27	20.52	22.06	24.08	26.73
1908.....	6.42	7.08	7.89	8.89	10.11	11.65	13.62	16.27
1909.....	6.14	6.77	7.56	8.52	9.71	11.22	13.17	15.81
†1910.....	5.87	6.48	7.23	8.16	9.32	10.80	12.73	15.35
1911.....	5.61	6.19	6.91	7.81	8.93	10.38	12.29	14.89
1912.....	5.54	6.10	6.84	7.75	8.91	10.38	12.29	14.89
1913.....	5.12	5.65	6.31	7.14	8.20	9.58	11.43	13.97
1914.....	4.89	5.39	6.03	6.83	7.84	9.19	11.00	13.52
1915.....	4.66	5.14	5.75	6.52	7.50	8.81	10.58	13.06

Net Cost (not deducting cash value) end of

5 years.	135.86	148.14	168.08	181.61	205.54	237.53	281.75	344.69
10 years.	253.43	277.12	305.93	341.77	388.25	450.76	537.66	661.74

Guaranteed cash value end of

5 years.	85.00	95.00	107.00	120.00	135.00	150.00	165.00	179.00
10 years.	177.00	196.00	219.00	243.00	269.00	293.00	315.00	334.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	50.53	51.31	52.47	54.31	57.32	62.34	70.51	83.55
1906.....	11.38	11.61	11.93	12.40	13.05	14.05	15.52	17.73
*1907.....	20.79	21.02	21.35	21.82	22.48	23.49	24.98	27.22

* Includes extra dividend of \$10.00.

† Includes extra dividend of 10% of the premium.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

NEW YORK LIFE INSURANCE CO., NEW YORK, N. Y.—

(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	49.33	50.43	51.91	54.06	57.34	62.55	70.81	83.82
1908.....	9.04	9.59	10.23	11.01	11.95	13.14	14.75	16.97
1909.....	8.50	9.05	9.69	10.47	11.41	12.62	14.23	16.47
1910.....	7.97	8.52	9.17	9.95	10.90	12.10	13.72	15.98
1911.....	7.47	8.02	8.67	9.45	10.39	11.60	13.23	15.48
1912.....	11.91	12.57	13.37	14.37	15.63	17.37	19.82	23.39
1913.....	6.51	7.07	7.71	8.49	9.43	10.64	12.26	14.51
1914.....	6.06	6.61	7.26	8.03	8.97	10.17	11.79	14.03
1915.....	5.62	6.18	6.82	7.59	8.52	9.72	11.33	13.55
Net Cost (not deducting cash value) end of								
5 years..	216.41	219.59	224.25	231.63	244.00	264.69	298.70	353.45
10 years..	410.20	415.78	424.36	438.24	461.96	502.38	569.44	677.96

Guaranteed cash value end of

5 years..	175.00	175.00	175.00	175.00	175.00	181.00	184.00	190.00
10 years..	361.00	360.00	360.00	361.00	361.00	361.00	361.00	361.00

The above values are on policies issued in 1912 and 1907.

5 Year Term.

Prem....	11.97	12.80	13.98	15.75	18.57	23.51	31.76	.....
1912.....	3.57	3.90	4.36	4.97	5.91	7.38	9.72	.....
1913.....	2.37	2.62	2.96	3.40	4.06	5.05	6.57	.....
1914.....	2.37	2.62	2.96	3.40	4.06	5.05	6.58	.....
1915.....	2.37	2.62	2.96	3.40	4.05	5.05	6.57	.....
Net Cost								
5 years..	49.15	52.22	56.65	63.56	74.74	95.00	129.33	.....

10 Year Term.

Prem....	12.18	13.12	14.50	16.65	20.28	26.47	36.60	.....
1908.....	2.40	2.65	3.01	3.53	4.28	5.41	7.18	.....
1909.....	2.40	2.66	3.02	3.54	4.30	5.45	7.26	.....
1910.....	2.40	2.66	3.03	3.55	4.32	5.48	7.29	.....
1911.....	2.40	2.66	3.03	3.55	4.32	5.48	7.30	.....
Prem....	13.18	13.12	14.50	16.65	20.28	26.47	36.60	.....
1912.....	3.62	3.97	4.48	5.20	6.34	8.12	10.95	.....
1913.....	2.40	2.66	3.02	3.54	4.30	5.45	7.25	.....
1914.....	2.40	2.65	3.02	3.53	4.28	5.42	7.20	.....
1915.....	2.39	2.65	3.01	3.52	4.26	5.38	7.13	.....
Net Cost								
5 years..	50.07	53.65	58.96	67.45	82.20	107.95	150.42	.....

† Includes extra dividend of 10% of the premium.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

NEW YORK LIFE INSURANCE CO., NEW YORK, N. Y.—
(Continued).

Deferred Dividends Payable in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue.	5 Year 3d Period		15 Year		20 Year	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....			21.49	121.03	20.50	142.25
35.....			28.10	128.20	27.10	168.90
45.....			39.55	150.41	39.10	246.22
55.....			60.72	237.50	61.60	544.37

Twenty Payment Life.

25.....	.....	.....	31.83	146.27	28.10	173.74
35.....	.....	.....	38.34	156.46	35.00	205.36
45.....	46.20	52.06	48.52	180.25	46.20	296.63
55.....	.....	.....	.....	.....	66.00	692.49

Twenty Year Endowment.

25.....	48.70	62.80	50.53	196.81	48.70	278.70
35.....	50.90	66.17	52.47	198.96	50.90	297.82
45.....	56.40	75.05	57.32	211.25	56.40	358.85
55.....	.....	.....	.....	.....	71.10	630.31

NORTHERN LIFE INSURANCE CO., SEATTLE, WASH.

This Company's Dividend Illustrations had not been received when these forms were printed.

**NORTHWESTERN MUTUAL LIFE INSURANCE CO.,
MILWAUKEE, WIS.**

Reserve: Full Level Premium. Prior to February 1, 1899, Actuaries 4%; since American 3%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	19.63	22.68	26.49	31.57	38.46	47.70	60.04	76.75
1897.....	6.05	7.18	8.69	10.66	13.33	16.89	21.51	27.54
1898.....	5.92	7.00	8.46	10.38	12.97	16.47	21.04	27.02
Prem....	21.85	24.22	27.93	32.80	39.31	48.17	60.24	77.20
1899.....	7.91	9.13	10.80	13.02	15.98	19.75	24.77	30.96
1900.....	7.67	8.88	10.42	12.56	15.37	19.09	24.04	30.24

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**NORTHWESTERN MUTUAL LIFE INSURANCE CO.,
MILWAUKEE, WIS.—(Continued).**

Table

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1901.....	7.45	8.55	10.06	12.10	14.82	18.44	23.29	29.52
1902.....	7.23	8.28	9.70	11.66	14.28	17.79	22.54	28.77
1903.....	7.02	8.02	9.36	11.23	13.75	17.15	21.78	27.99
1904.....	6.82	7.77	9.04	10.81	13.24	16.52	21.02	27.17
1905.....	6.63	7.53	8.73	10.41	12.73	15.90	20.27	26.32
1906.....	6.44	7.29	8.43	10.02	12.23	15.29	19.53	25.44
1907.....	6.25	7.06	8.14	9.64	11.75	14.68	18.79	24.56
Prem.....	26.55	23.31	26.88	31.56	37.82	46.36	58.06	74.29
1908.....	5.35	6.01	6.90	8.14	9.92	12.44	15.97	21.01
1909.....	5.18	5.80	6.64	7.79	9.46	11.86	15.26	20.12
1910.....	5.01	5.59	6.38	7.46	9.02	11.30	14.55	19.24
1911.....	4.85	5.40	6.13	7.13	8.59	10.75	13.85	18.37
1912.....	4.70	5.21	5.89	6.83	8.18	10.21	13.16	17.51
1913.....	4.55	5.02	5.66	6.53	7.78	9.69	12.49	16.66
1914.....	4.41	4.84	5.43	6.24	7.40	9.18	11.83	15.82
1915.....	4.27	4.67	5.22	5.97	7.04	8.69	11.19	14.99
1916.....	4.13	4.50	5.01	5.70	6.69	8.21	10.56	14.17

Net Cost (not deducting cash value) end of

5 years.	80.69	92.31	107.19	126.53	152.01	185.82	231.07	292.30
10 years.	160.05	182.60	211.45	248.92	296.01	363.53	451.79	572.66
15 years.	232.25	264.32	305.27	355.10	427.55	520.89	647.49	821.58

Guaranteed cash value end of

5 years.	35.76	45.73	58.16	73.54	92.20	112.99	135.61	159.58
10 years.	93.94	115.10	141.01	172.20	207.62	245.69	285.50	325.19
15 years.	160.36	193.61	233.23	278.46	327.37	377.76	437.64	474.71

The above values are on policies issued in 1912, 1907 and 1902.

20 Payment Life.

Prem....	26.95	30.12	34.01	38.92	45.38	53.82	64.95	80.18
1897.....	7.01	7.99	9.21	10.70	12.56	14.82	17.47	20.65
1898.....	6.85	7.81	9.03	10.54	12.43	14.92	17.96	21.88
Prem....	31.33	34.24	37.80	42.24	47.96	55.59	66.10	80.97
1899.....	11.07	12.23	13.70	15.53	17.78	20.58	24.15	28.66
1900.....	10.62	11.73	13.15	14.94	17.19	20.04	23.79	28.66
1901.....	10.18	11.24	12.61	14.36	16.58	19.46	23.32	28.44
1902.....	9.75	10.77	12.08	13.78	15.97	18.85	22.75	28.06
1903.....	9.35	10.31	11.56	13.21	15.36	18.21	22.13	27.56
1904.....	8.95	9.87	11.06	12.65	14.75	17.56	21.46	26.94
1905.....	8.56	9.45	10.58	12.10	14.14	16.90	20.76	26.24
1906.....	8.19	9.04	10.11	11.56	13.53	16.24	20.04	25.47
Prem....	31.23	33.98	37.31	41.43	46.69	53.69	63.32	77.62
1907.....	7.74	8.39	9.20	10.28	11.76	13.79	16.63	20.94
Prem....	30.63	33.44	36.85	41.10	46.57	53.86	63.88	78.19
1908.....	7.25	7.92	8.75	9.86	11.44	13.63	16.76	21.34
1909.....	6.91	7.54	8.33	9.38	10.87	12.98	16.01	20.48
1910.....	6.59	7.18	7.92	8.91	10.32	12.34	15.27	19.61
1911.....	6.28	6.83	7.53	8.45	9.78	11.70	14.53	18.74

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

NORTHWESTERN MUTUAL LIFE INSURANCE CO., MILWAUKEE, WIS.—(Continued)

20 Payment Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1912.....	5.98	6.49	7.14	8.01	9.25	11.09	13.80	17.86
1913.....	5.68	6.17	6.77	7.58	8.74	10.48	13.07	17.00
1914.....	5.40	5.85	6.41	7.17	8.25	9.89	12.36	16.13
1915.....	5.13	5.54	6.07	6.78	7.78	9.31	11.66	15.28
1916.....	4.86	5.25	5.73	6.40	7.33	8.75	10.97	14.43

Net Cost (not deducting cash value) end of

5 years.	126.10	137.90	152.13	169.56	191.50	219.78	257.54	309.80
10 years.	251.08	273.94	304.40	334.96	376.83	431.23	504.25	606.02
15 years.	366.16	399.01	438.31	486.04	545.94	624.34	730.41	879.37

Guaranteed cash value end of

5 years.	85.49	96.74	107.52	120.92	135.86	150.90	165.61	179.91
10 years.	203.95	225.94	250.78	278.23	306.52	333.37	357.87	375.77
15 years.	343.86	379.19	418.33	459.51	500.15	537.10	567.10	596.39

The above values are on policies issued in 1912, 1907 and 1902.

20 Year Endowment.

Prem....	46.07	47.10	48.58	50.87	54.06	60.39	69.15	.....
1897.....	9.52	9.82	10.22	10.77	11.52	12.57	14.03	.....
1898.....	9.29	9.65	10.14	10.83	11.81	13.25	15.34	.....
Prem....	49.36	50.20	51.43	53.34	56.44	61.54	69.78	82.86
1899.....	16.77	17.16	17.71	18.48	19.60	21.25	23.76	27.51
1900.....	15.92	16.33	16.91	17.75	18.97	20.81	23.63	27.86
1901.....	15.10	15.52	16.13	17.01	18.32	20.29	23.33	27.90
1902.....	14.30	14.78	15.35	16.27	17.63	19.70	22.88	27.71
1903.....	13.53	13.97	14.59	15.53	16.94	19.07	22.34	27.34
1904.....	12.78	13.23	13.85	14.80	16.23	18.41	21.73	26.82
1905.....	12.06	12.51	13.14	14.08	15.53	17.72	21.06	26.20
1906.....	11.36	11.81	12.44	13.38	14.82	17.01	20.36	25.48
Prem....	49.21	49.64	50.26	51.62	53.88	57.89	64.71	75.95
1907.....	10.54	10.61	10.75	11.06	11.71	12.86	14.85	18.20
Prem....	48.86	49.57	50.64	52.33	55.15	59.87	67.61	80.00
1908.....	10.69	10.94	11.32	11.90	12.93	14.59	17.26	21.50
1909.....	10.08	10.31	10.68	11.25	12.25	13.88	16.50	20.65
1910.....	9.45	9.69	10.06	10.62	11.58	13.17	15.74	19.79
1911.....	8.86	9.10	9.47	10.00	10.93	12.47	14.97	18.92
1912.....	8.29	8.53	8.88	9.41	10.30	11.79	14.21	18.04
1913.....	7.74	7.98	8.32	8.83	9.68	11.11	13.45	17.16
1914.....	7.21	7.44	7.78	8.28	9.08	10.45	12.71	16.29
1915.....	6.70	6.93	7.26	7.74	8.51	9.81	11.97	15.42
1916.....	6.20	6.43	6.75	7.22	7.95	9.18	11.25	14.56

Net Cost (not deducting cash value) end of

5 years.	206.16	210.54	214.21	220.17	230.23	247.01	274.46	318.53
10 years.	415.58	419.52	425.73	436.21	454.21	485.34	537.50	622.43
15 years.	608.24	613.56	622.09	638.61	662.16	707.13	783.44	908.25

Guaranteed cash value end of

5 years.	175.39	175.40	175.71	176.67	178.73	181.27	184.80	190.07
10 years.	402.79	402.51	402.45	402.98	403.62	403.61	403.38	402.60
15 years.	675.54	674.85	674.00	672.61	669.88	664.75	654.29	642.22

The above values are on policies issued in 1912, 1907 and 1902.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**NORTHWESTERN MUTUAL LIFE INSURANCE CO.,
MILWAUKEE, WIS.—(Continued).**

**Dividends on Full Paid Life Policies According to Attained
Ages During 1917 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 6.85	30 7.30	35 7.83	40 8.46	45 9.21	50 10.11	55 11.21
26 6.93	31 7.40	36 7.95	41 8.60	46 9.37	51 10.32	56 11.45
27 7.02	32 7.50	37 8.07	42 8.74	47 9.55	52 10.53	57 11.69
28 7.11	33 7.61	38 8.20	43 8.89	48 9.73	53 10.75	58 11.94
29 7.20	34 7.72	39 8.33	44 9.05	49 9.92	54 10.98	59 12.20

**NORTHWESTERN NATIONAL LIFE INSURANCE CO.,
MINNEAPOLIS, MINN.**

**Reserve: American 3½%; prior to 1908 Full Preliminary
Term, since Modified Preliminary Term.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem....	20.48	23.18	26.69	31.32	37.57	46.14	57.93	74.31
1906.....	5.02	5.57	6.28	7.11	8.17	9.49	11.12	13.15
1907.....	4.87	5.39	6.04	6.85	7.87	9.14	10.73	12.71
1908.....	4.73	5.21	5.82	6.59	7.57	8.79	10.32	12.28
1909.....	4.59	5.04	5.61	6.34	7.28	8.44	9.93	11.83
1910.....	4.46	4.88	5.41	6.10	6.97	8.09	9.52	11.38
1911.....	4.33	4.72	5.22	5.85	6.67	7.74	9.12	10.92
1912.....	4.21	4.57	5.03	5.62	6.39	7.40	8.71	10.45
1913.....	4.09	4.42	4.85	5.39	6.11	7.06	8.32	9.99
1914.....	3.98	4.28	4.67	5.17	5.84	6.73	7.91	9.52
1915.....	3.87	4.14	4.50	4.96	5.57	6.39	7.52	9.05
1916.....	3.76	4.01	4.33	4.74	5.30	6.07	7.12	8.57

Net Cost (not deducting cash value) end of

5 years.	90.37	102.64	118.62	139.76	168.34	207.67	261.94	337.56
10 years.	182.42	208.55	237.98	279.61	336.08	418.83	521.38	671.51

Guaranteed cash value end of

5 years.	36.00	37.00	47.00	59.00	75.00	92.00	111.00	131.00
10 years.	82.00	101.00	125.00	154.00	187.00	223.00	261.00	298.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	29.02	31.83	35.30	39.65	45.30	52.84	63.19	.....
1906.....	6.80	7.16	7.84	8.64	9.61	10.75	12.14	.....
1907.....	6.29	6.80	7.44	8.21	9.12	10.23	11.61	.....
1908.....	5.99	6.47	7.06	7.79	8.66	9.73	11.08	.....
1909.....	5.69	6.13	6.69	7.38	8.21	9.24	10.56	.....
1910.....	5.41	5.82	6.33	6.98	7.77	8.76	10.05	.....
1911.....	5.13	5.52	5.99	6.59	7.33	8.29	9.54	.....
1912.....	4.87	5.22	5.66	6.22	6.92	7.83	9.04	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**NORTHWESTERN NATIONAL LIFE INSURANCE CO.,
MINNEAPOLIS, MINN.—(Continued).**

20 Payment Life.

Issue of	25	30	35	Age at Issue			50	55	60
1913.....	4.62	4.94	5.35	5.86	6.51	7.39	8.55	.....	.....
1914.....	4.38	4.67	5.04	5.52	6.13	6.95	8.07	.....	.....
1915.....	4.15	4.40	4.74	5.18	5.74	6.51	7.59	.....	.....
1916.....	3.93	4.16	4.46	4.85	5.37	6.10	7.12	.....	.....

Net Cost (not deducting cash value) end of

5 years.	131.19	144.04	159.89	179.75	205.55	240.02	287.41	.....	.....
10 years.	259.80	284.98	316.11	355.19	406.22	474.67	569.10	.....	.....

Guaranteed cash value end of

5 years.	60.00	68.00	78.00	90.00	103.00	116.00	130.00	.....	.....
10 years.	174.00	195.00	219.00	247.00	275.00	302.00	327.00	.....	.....

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	48.12	48.85	49.93	51.65	54.51	59.33	67.22	.....	.....
1906.....	11.66	11.16	11.28	11.49	11.82	12.36	13.18	.....	.....
1907.....	10.38	10.48	10.61	10.81	11.15	11.69	12.54	.....	.....
1908.....	9.73	9.84	9.96	10.17	10.51	11.06	11.92	.....	.....
1909.....	9.10	9.21	9.33	9.54	9.88	10.44	11.32	.....	.....
1910.....	8.50	8.61	8.74	8.94	9.29	9.84	10.72	.....	.....
1911.....	7.93	8.04	8.16	8.37	8.71	9.26	10.15	.....	.....
1912.....	7.38	7.48	7.60	7.81	8.14	8.70	9.58	.....	.....
1913.....	6.85	6.95	7.07	7.27	7.60	8.16	9.03	.....	.....
1914.....	6.34	6.44	6.57	6.76	7.08	7.63	8.48	.....	.....
1915.....	5.85	5.96	6.07	6.26	6.57	7.11	7.95	.....	.....
1916.....	5.39	5.49	5.60	5.78	6.08	6.61	7.43	.....	.....

Net Cost (not deducting cash value) end of

5 years.	218.42	221.73	226.68	234.53	247.60	269.63	305.81	.....	.....
10 years.	429.99	436.46	446.80	461.97	488.10	532.33	604.87	.....	.....

Guaranteed cash value end of

5 years.	140.00	140.00	140.00	141.00	142.00	144.00	147.00	.....	.....
10 years.	375.00	375.00	375.00	375.00	376.00	376.00	375.00	.....	.....

The above values are on policies issued in 1912 and 1907.

10 Year Term (Non-renewable).

Prem....	10.53	11.17	12.17	13.87	16.97	22.58	.....	.....	.....
1907.....	2.22	2.29	2.39	2.50	2.89	3.45	.....	.....	.....
1908.....	2.22	2.30	2.40	2.59	2.94	3.52	.....	.....	.....
1909.....	2.23	2.31	2.41	2.62	2.95	3.57	.....	.....	.....
1910.....	2.23	2.31	2.42	2.61	2.97	3.59	.....	.....	.....
1911.....	2.23	2.31	2.42	2.62	2.97	3.60	.....	.....	.....
1912.....	2.23	2.31	2.42	2.61	2.97	3.59	.....	.....	.....
1913.....	2.22	2.30	2.41	2.60	2.95	3.57	.....	.....	.....
1914.....	2.22	2.30	2.41	2.59	2.94	3.53	.....	.....	.....
1915.....	2.22	2.29	2.40	2.58	2.91	3.48	.....	.....	.....
1916.....	2.22	2.29	2.39	2.56	2.88	3.43			

Net Cost

5 years.	47.55	50.40	55.08	62.88	77.07	102.82			
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NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**NORTHWESTERN NATIONAL LIFE INSURANCE CO.,
MINNEAPOLIS, MINN.—(Continued).**

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3½%.**

Age	Age	Age	Age	Age	Age	Age	Age
25 5.42	30 5.81	35 6.26	40 6.80	45 7.43	50 8.15	55 8.93	
26 5.50	31 5.89	36 6.36	41 6.92	46 7.57	51 8.29	56 9.09	
27 5.57	32 5.98	37 6.47	42 7.04	47 7.70	52 8.45	57 9.26	
28 5.64	33 6.08	38 6.57	43 7.16	48 7.84	53 8.61	58 9.42	
29 5.73	34 6.17	39 6.68	44 7.29	49 7.99	54 8.77	59 9.60	

OCCIDENTAL LIFE INSURANCE CO., LOS ANGELES, CAL.

Reserve: American 3½%; Full Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	20.93	23.73	27.38	32.19	38.69	47.59	59.33	76.25
1906.....	3.71	4.30	5.09	6.17	7.67	9.72	12.49	16.24
1907.....	3.55	4.09	4.83	5.84	7.26	9.20	11.87	15.51
1908.....	3.41	3.93	4.60	5.52	6.84	8.67	11.25	14.80
1909.....	3.25	3.73	4.36	5.21	6.45	8.18	10.65	14.07
1910.....	3.11	3.54	4.13	4.92	6.07	7.69	10.05	13.33
1911.....	2.97	3.36	3.91	4.64	5.70	7.22	9.46	12.60
1912.....	2.83	3.19	3.69	4.37	5.34	6.76	8.88	11.87
1913.....	2.70	3.02	3.48	4.11	5.01	6.32	8.31	11.15
1914.....	2.57	2.86	3.28	3.85	4.67	5.89	7.75	10.45
1915.....	2.45	2.71	3.09	3.61	4.35	5.48	7.20	9.75

Net Cost (not deducting cash value) end of
5 years.. 93.88 106.65 123.14 144.79 173.38 213.33 266.87

Guaranteed cash value end of
5 years.. 34.00 42.00 52.00 64.00 80.00 97.00 116.00

The above values are on policies issued in 1912.

20 Payment Life.

Prem....	29.71	32.61	36.22	40.75	46.62	54.47	65.23	80.41
1906.....	5.26	5.80	6.54	7.51	8.82	10.57	12.99	16.38
1907.....	4.93	5.43	6.11	7.03	8.27	9.96	12.32	15.65
1908.....	4.62	5.07	5.70	6.56	7.73	9.36	11.64	14.90
1909.....	4.30	4.72	5.31	6.11	7.21	8.75	10.97	14.13
1910.....	4.02	4.39	4.94	5.68	6.69	8.13	10.30	13.37
1911.....	3.74	4.08	4.58	5.26	6.20	7.58	9.65	12.62
1912.....	3.46	3.77	4.23	4.84	5.72	7.03	9.00	11.87
1913.....	3.20	3.47	3.89	4.45	5.26	6.49	8.36	11.12
1914.....	2.94	3.19	3.56	4.07	4.79	5.96	7.73	10.38
1915.....	2.71	2.93	3.25	3.71	4.38	5.46	7.12	9.64

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

OCCIDENTAL LIFE INSURANCE CO., LOS ANGELES, CAL.

(Continued).

20 Payment Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	136.24	149.69	166.17	186.68	212.95	247.41	293.94	.....
Guaranteed cash value end of								
5 years..	63.00	71.00	80.00	91.00	102.00	114.00	126.00	.....

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	49.31	50.07	51.23	53.05	56.07	61.12	69.37	82.54
1906.....	9.03	9.15	9.38	9.80	10.49	11.66	13.58	16.60
1907.....	8.34	8.46	8.69	9.09	9.79	10.95	12.86	15.86
1908.....	7.65	7.77	8.01	8.39	9.08	10.24	12.13	15.08
1909.....	7.01	7.13	7.37	7.72	8.41	9.55	11.42	14.31
1910.....	6.40	6.52	6.75	7.10	7.77	8.88	10.70	13.53
1911.....	5.80	5.92	6.14	6.50	7.14	8.22	9.99	12.75
1912.....	5.23	5.35	5.57	5.91	6.51	7.57	9.29	11.98
1913.....	4.68	4.80	5.02	5.35	5.92	6.94	8.60	11.21
1914.....	4.16	4.27	4.49	4.81	5.36	6.33	7.82	10.45
1915.....	3.66	3.77	3.98	4.29	4.81	5.74	7.27	9.69

Net Cost (not deducting cash value) end of								
5 years..	229.31	232.60	237.47	245.20	257.99	279.13	313.87	.....

Guaranteed cash value end of								
5 years..	150.00	150.00	150.00	151.00	153.00	155.00	158.00	.....

The above values are on policies issued in 1912.

OHIO STATE LIFE INSURANCE CO., COLUMBUS, O.

Reserve: American $3\frac{1}{2}\%$; Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.22	24.05	27.69	32.48	38.75	47.20	58.59	.....
1906.....	4.57	5.08	5.66	6.31	7.01	7.72	8.44	.....
1907.....	4.49	4.97	5.53	6.17	6.86	7.58	8.29	.....
1908.....	4.39	4.87	5.42	6.04	6.72	7.44	8.15	.....
1909.....	4.31	4.76	5.30	5.92	6.59	7.30	8.00	.....
1910.....	4.22	4.67	5.18	5.78	6.44	7.15	7.86	.....
1911.....	4.15	4.57	5.08	5.66	6.31	7.01	7.72	.....
1912.....	4.07	4.49	4.97	5.53	6.17	6.86	7.58	.....
1913.....	4.00	4.39	4.87	5.42	6.04	6.72	7.44	.....
1914.....	3.92	4.31	4.76	5.30	5.92	6.59	7.30	.....
1915.....	3.53	3.87	4.28	4.75	5.30	5.91	6.56	.....
1916.....	3.15	3.46	3.81	4.23	4.72	5.26	5.84	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

OHIO STATE LIFE INSURANCE CO., COLUMBUS, O.

— (Continued).

20 Payment Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	31.65	34.57	38.11	42.48	47.94	55.07	64.66
1906.....	4.95	5.50	6.14	6.84	7.59	8.36	9.14
1907.....	4.86	5.38	5.99	6.68	7.44	8.22	8.98
1908.....	4.76	5.28	5.88	6.54	7.28	8.06	8.83
1909.....	4.67	5.16	5.75	6.41	7.14	7.90	8.67
1910.....	4.58	5.06	5.62	6.27	6.98	7.75	8.51
1911.....	4.50	4.95	5.50	6.14	6.84	7.59	8.36
1912.....	4.41	4.86	5.39	5.99	6.68	7.44	8.22
1913.....	4.33	4.76	5.28	5.88	6.54	7.28	8.06
1914.....	4.25	4.67	5.16	5.75	6.41	7.14	7.90
1915.....	3.85	4.22	4.67	5.18	5.78	6.44	7.15
1916.....	3.46	3.91	4.19	4.65	5.19	5.79	6.42

20 Year Endowment.

Prem....	49.74	50.67	51.99	53.97	57.12	62.19	70.21
1906.....	8.92	8.93	8.95	9.00	9.07	9.19	9.37
1907.....	8.64	8.66	8.68	8.74	8.82	8.95	9.16
1908.....	8.38	8.40	8.42	8.48	8.58	8.72	8.95
1909.....	8.12	8.15	8.17	8.23	8.34	8.51	8.75
1910.....	7.88	7.91	7.94	8.00	8.11	8.29	8.58
1911.....	7.66	7.67	7.70	7.78	7.90	8.08	8.36
1912.....	7.43	7.45	7.49	7.56	7.68	7.87	8.17
1913.....	7.21	7.24	7.27	7.34	7.48	7.68	7.96
1914.....	7.01	7.03	7.08	7.15	7.27	7.49	7.80
1915.....	6.24	6.27	6.30	6.38	6.49	6.69	7.00
1916.....	5.52	5.54	5.58	5.64	5.75	5.93	6.21

OREGON LIFE INSURANCE CO., PORTLAND, ORE.

Reserve; American 3 1/4%. Full Preliminary Term Plan.

Annual Dividend Paid in 1916 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	20.15	23.00	26.70	31.65	38.35	47.55	60.25
1906.....	3.97	4.49	5.15	6.05	7.26	8.77	11.09
1907.....	3.89	4.39	5.02	5.88	7.06	8.63	10.80
1908.....	3.81	4.29	4.89	5.71	6.86	8.39	10.49
1909.....	3.61	4.05	4.60	5.37	6.42	7.85	9.85
1910.....	3.48	3.83	4.27	4.89	5.73	6.87	8.48
1911.....	3.23	3.58	4.02	4.64	5.48	6.62	8.23
1912.....	2.98	3.33	3.77	4.39	5.23	6.37	7.97
1913.....	2.73	3.08	3.52	4.14	4.98	6.12	7.72
1914.....	2.53	2.88	3.32	3.94	4.78	5.92	7.52

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

OREGON LIFE INSURANCE CO., PORTLAND, ORE.—
(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	29.95	32.85	36.60	41.20	47.00	54.95	65.50	
1906.....	5.19	5.63	6.33	7.12	8.01	9.38	10.91	
1907.....	5.01	5.42	6.10	6.87	7.72	9.05	10.56	
1908.....	4.84	5.28	5.88	6.61	7.43	8.74	10.21	
1909.....	4.47	4.92	5.42	6.09	6.84	8.06	9.44	
1910.....	4.16	4.45	4.93	5.46	6.06	7.04	8.14	
1911.....	3.91	4.20	4.68	5.21	5.81	6.79	7.89	
1912.....	3.66	3.95	4.43	4.96	5.56	6.54	7.64	
1913.....	3.41	3.70	4.18	4.71	5.31	6.29	7.39	
1914.....	3.21	3.50	3.98	4.51	5.11	6.09	7.19	

20 Year Endowment.

Prem....	48.85	49.35	50.05	51.40	53.80	58.00	65.15	.....
1906.....	5.55	5.61	5.65	5.77	5.99	6.34	6.95	.....
1907.....	5.16	5.23	5.26	5.39	5.59	5.93	6.51	.....
1908.....	4.80	4.86	4.89	5.01	5.22	5.56	6.16	.....
1909.....	4.05	4.11	4.14	4.26	4.44	4.75	5.31	.....
1910.....	3.83	3.88	3.90	4.00	4.14	4.39	4.84	.....
1911.....	3.58	3.63	3.65	3.75	3.89	4.14	4.50	.....
1912.....	3.33	3.38	3.40	3.50	3.64	3.89	4.34	.....
1913.....	3.08	3.13	3.15	3.25	3.39	3.64	4.09	.....
1914.....	2.88	2.93	2.95	3.05	3.19	3.44	3.89	.....

PACIFIC MUTUAL LIFE INSURANCE CO.,
LOS ANGELES, CAL.

Reserve: Prior to 1901 Actuaries 4%; 1901-1907 Inclusive American 3½%; since American 3%. Full Level Premium. Modified; Preliminary and Full Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem....	20.50	23.30	27.10	32.20	39.10	48.50	61.60	79.90
1897.....	4.93	5.51	6.35	7.43	8.72	10.42	12.99	16.75
1898.....	4.80	5.37	6.18	7.25	8.52	10.20	12.75	16.51
1899.....	4.66	5.22	6.02	7.05	8.31	10.10	12.54	16.26
1900.....	4.53	5.05	5.90	6.95	8.25	10.00	12.30	16.00
1901.....	4.35	5.00	5.80	6.85	8.15	9.85	12.05	14.95
Prem....	21.15	23.90	27.65	32.45	38.85	47.95	60.00	77.30
1902.....	4.85	5.55	6.50	7.80	9.15	11.10	13.05	16.20
1903.....	4.65	5.30	6.20	7.45	8.80	10.70	12.60	15.60
1904.....	4.40	4.95	5.75	6.65	7.65	9.05	10.35	12.35
1905.....	4.25	4.75	5.55	6.35	7.30	8.65	9.90	11.90
1906.....	4.10	4.55	5.30	6.05	6.95	8.25	9.50	11.45
1907.....	3.95	4.35	5.05	5.75	6.60	7.90	9.05	11.00

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**PACIFIC MUTUAL LIFE INSURANCE CO.,
LOS ANGELES, CAL.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
Prem....	25	30	35	40	45	50	55	60
1908.....	21.35	24.20	27.95	32.80	39.30	48.15	60.35	77.30
1909.....	4.65	5.30	6.29	7.60	9.45	11.72	13.36	15.70
1910.....	4.51	5.13	6.05	7.27	9.03	11.21	12.98	15.45
1911.....	4.37	4.96	5.82	6.95	8.60	10.69	12.56	15.12
1912.....	4.23	4.78	5.59	6.65	8.17	10.15	12.10	14.74
1913.....	4.09	4.59	5.36	6.35	7.75	9.62	11.60	14.23
1914.....	3.96	4.41	5.13	6.05	7.33	9.09	11.08	13.77
1915.....	3.83	4.25	4.91	5.76	6.93	8.57	10.51	13.23
1916.....	3.73	4.10	4.70	5.48	6.55	8.06	9.93	12.64
1916.....	3.65	3.96	4.50	5.20	6.21	7.58	9.37	12.03
Net Cost (not deducting cash value) end of								
5 years..	88.35	100.75	116.51	136.90	164.17	201.04	253.12	325.15
10 years..	181.15	205.90	238.70	282.00	340.35	422.00	534.10	692.05
20 years..	332.96	381.10	444.45	529.27	645.35	803.48	1025.27	1337.33

Guaranteed cash value end of

5 years..	87.00	45.00	56.00	68.00	84.00	101.00	120.00	146.00
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The above values are on policies issued in 1912.

20 Payment Life.

Prem....	28.10	31.10	35.00	39.80	46.20	54.80	66.60	
1897.....	7.20	7.90	9.00	10.00	11.20	12.95	17.35	.....
1898.....	6.90	7.55	8.55	9.60	10.75	12.45	16.40	.....
1899.....	6.60	7.25	8.15	9.20	10.35	11.95	15.55	.....
1900.....	6.35	6.95	7.80	8.80	9.95	11.50	14.80	.....
1901.....	6.10	6.65	7.50	8.40	9.55	11.10	14.10	.....
Prem....	29.95	32.85	36.60	41.20	47.00	54.95	65.50	80.30
1902.....	7.60	8.54	9.73	11.10	12.76	14.83	17.12	20.50
1903.....	7.40	8.26	9.40	10.71	12.30	14.40	16.78	20.44
1904.....	6.35	6.95	7.90	8.95	10.00	11.45	13.05	16.40
1905.....	6.00	6.55	7.45	8.45	9.45	10.85	12.60	16.30
1906.....	5.60	6.20	7.05	7.95	8.95	10.40	12.30	16.20
1907.....	5.50	6.05	6.85	7.75	8.80	10.25	12.15	16.10
Prem....	31.25	34.00	37.80	41.45	47.00	54.95	65.50	80.30
1908.....	6.55	7.13	7.82	8.86	10.55	12.63	14.40	16.44
1909.....	6.21	6.74	7.37	8.36	9.97	12.01	13.90	16.00
1910.....	5.88	6.37	6.94	7.86	9.40	11.39	13.38	15.71
1911.....	5.56	6.00	6.51	7.38	8.85	10.76	12.86	15.23
1912.....	5.25	5.65	6.13	6.92	8.30	10.16	12.32	14.82
1913.....	4.95	5.32	5.77	6.49	7.77	9.56	11.75	14.33
1914.....	4.67	5.00	5.42	6.07	7.26	8.96	11.12	13.82
1915.....	4.42	4.69	5.08	5.66	6.77	8.37	10.45	13.26
1916.....	4.18	4.43	4.74	5.28	6.31	7.81	9.72	12.66

Net Cost (not deducting cash value) end of

5 years..	133.60	145.98	160.80	178.69	200.78	231.78	274.33	336.75
10 years..	253.20	278.35	309.45	348.00	396.90	461.75	548.55	668.20
20 years..	462.40	514.15	578.15	659.05	767.30	910.70	1102.45	.....

Guaranteed cash value end of

5 years..	80.00	89.00	98.00	110.00	122.00	134.00	146.00	158.00
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The above values are on policies issued in 1912.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**PACIFIC MUTUAL LIFE INSURANCE CO.,
LOS ANGELES, CAL.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	43.70	49.60	50.90	53.00	56.40	63.00	71.10	.....
1897.....	13.85	14.05	14.35	14.70	15.50	15.95	17.65	.....
1898.....	13.10	13.30	13.60	13.95	14.40	15.20	16.85	.....
1899.....	12.40	12.60	12.90	13.25	13.70	14.50	16.10	.....
1900.....	11.75	11.95	12.20	12.60	13.05	13.80	15.40	.....
1901.....	11.15	11.35	11.60	12.00	12.40	13.20	14.80	.....
Prem....	49.30	50.15	51.30	53.10	56.40	61.75	69.95	.....
1902.....	11.15	11.50	11.90	12.40	13.25	14.40	15.55	.....
1903.....	10.25	10.65	11.05	11.50	12.40	13.60	14.75	.....
1904.....	9.45	9.80	10.20	10.70	11.60	12.80	13.85	.....
1905.....	8.65	9.00	9.40	9.90	10.85	12.00	13.25	.....
1906.....	7.85	8.25	8.65	9.15	10.10	11.30	13.05	.....
1907.....	7.30	7.70	8.10	8.65	9.70	11.05	12.85	.....
1908.....	10.06	10.45	10.90	11.60	13.04	14.69	15.94	.....
1909.....	9.30	9.70	10.15	10.87	12.29	13.95	15.36	.....
1910.....	8.50	9.01	9.44	10.17	11.56	13.22	14.78	.....
1911.....	7.91	8.33	8.76	9.49	10.84	12.50	14.18	.....
1912.....	7.25	7.66	8.10	8.82	10.15	11.79	13.55	.....
1913.....	6.63	7.04	7.49	8.19	9.50	11.08	12.92	.....
1914.....	6.04	6.44	6.89	7.58	8.86	10.40	12.26	.....
1915.....	5.49	5.87	6.31	6.98	8.24	9.73	11.55	.....
1916.....	4.96	5.36	5.79	6.43	7.62	9.10	10.80	.....
Net Cost (not deducting cash value) end of								
5 yrs.	216.72	219.10	222.76	228.54	238.65	257.68	290.73	.....
10 yrs.	443.30	447.80	455.00	467.15	489.25	527.45	590.80	.....
20 yrs.	795.50	806.50	829.20	862.70	919.90	1014.90	1164.30	.....

Guaranteed cash value end of

5 years. 173.00 172.00 170.00 169.00 168.00 166.00 166.00 166.00

The above values are on policies issued in 1912.

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3½%.**

Age	Age	Age	Age	Age	Age	Age
30 4.15	35 4.55	40 5.00	45 5.60	50 6.20	55 6.90	
31 4.20	36 4.65	41 5.15	46 5.70	51 6.35	56 7.05	
32 4.30	37 4.70	42 5.25	47 5.80	52 6.50	57 7.20	
33 4.35	38 4.80	43 5.35	48 5.95	53 6.65	58 7.40	
34 4.45	39 4.90	44 5.45	49 6.10	54 6.75	59 7.55	

**Deferred Dividends Paid in 1917, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Age at Issue	Whole Life 10 Year		Twenty Payment Life			
	Pr.	Div.	10 Year Pr.	10 Year Div.	20 Year Pr.	20 Year Div.
25.....			....	....	28.10	255.00
35.....	26.70	49.00	....	....	....	....
45.....	38.35	97.00	47.00	116.00	....	....
55.....			....	....	....	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**PENN MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.**

**Reserve: Full Level Premium, prior to 1901 Actuaries 4%;
1901 to May 1, 1902, American 3½%, since American 3%.**

**Annual Dividends Payable During Year Beginning May 1, 1917,
per \$1,000 of Insurance.**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.85	22.90	26.80	31.95	38.95	48.30	60.80	77.70
1897.....	5.85	6.96	8.35	10.13	12.44	15.40	19.15	23.91
1898.....	5.68	6.77	8.11	9.82	12.08	14.99	18.71	23.46
1899.....	5.53	6.55	7.85	9.53	11.73	14.59	18.26	22.96
1900.....	5.38	6.35	7.61	9.25	11.38	14.18	17.81	22.47
1901.....	5.25	6.15	7.38	8.90	11.03	13.79	17.36	22.00
Prem.....	20.93	23.75	27.39	32.16	38.53	47.23	59.15	75.00
1902.....	5.62	6.45	7.61	9.11	11.10	13.71	17.01	20.25
1903.....	5.50	6.30	7.39	8.85	10.82	13.41	16.69	20.00
1904.....	5.40	6.16	7.20	8.60	10.50	13.08	16.36	19.89
1905.....	5.30	6.01	7.01	8.36	10.22	12.75	16.01	19.63
1906.....	5.19	5.88	6.83	8.11	9.90	12.38	15.62	19.30
1907.....	5.10	5.76	6.66	7.88	9.61	12.02	15.24	18.93
1908.....	5.01	5.64	6.49	7.62	9.29	11.67	14.85	18.56
Prem....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.81
1909.....	4.23	4.72	5.38	6.34	7.69	9.68	12.43	15.57
1910.....	4.16	4.61	5.23	6.13	7.40	9.32	11.99	15.11
1911.....	4.09	4.51	5.09	5.91	7.13	8.94	11.54	14.64
1912.....	4.02	4.41	4.94	5.73	6.86	8.59	11.09	14.13
1913.....	3.96	4.32	4.81	5.54	6.58	8.21	10.66	13.63
1914.....	3.90	4.23	4.69	5.37	6.32	7.87	10.19	13.12
1915.....	3.86	4.16	4.58	5.21	6.08	7.51	9.73	12.56
1916.....	3.81	4.08	4.47	5.05	5.84	7.20	9.27	12.02

Net Cost (not deducting cash value) end of								
5 years.	82.16	94.13	100.41	129.14	155.28	189.78	236.11	301.27
10 years.	168.64	192.23	222.34	261.59	313.14	382.24	476.29	606.06
20 years.	313.65	361.63	422.83	502.95	610.99	755.00	946.91	1206.27

Guaranteed cash value end of								
5 years.	45.76	55.73	68.16	83.54	102.20	122.99	145.61	169.58
10 years.	98.94	120.10	146.01	177.20	212.62	250.69	290.50	336.10
20 years.	185.17	228.46	273.97	323.69	374.99	423.24	468.91	511.31

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

Prem....	27.30	30.41	34.21	38.97	45.21	53.32	64.01	78.44
1897.....	7.64	8.62	9.77	11.07	12.64	14.42	16.40	19.29
1898.....	7.37	8.30	9.43	10.73	12.30	14.18	16.37	19.26
1899.....	7.09	7.99	9.09	10.38	11.96	13.90	16.23	19.24
1900.....	6.84	7.69	8.76	10.04	11.60	13.56	15.99	19.20
1901.....	6.60	7.39	8.43	9.69	11.24	13.21	15.70	19.03

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**PENN MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.—(Continued).**

20 Payment Life.

Issue of.	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	30.90	33.76	37.25	41.60	47.18	54.65	64.91	79.46
1902.....	7.77	8.63	9.71	11.09	12.81	15.03	17.81	20.75
1903.....	7.44	8.25	9.29	10.65	12.36	14.59	17.48	20.58
1904.....	7.12	7.89	8.90	10.22	11.89	14.17	17.09	20.36
1905.....	6.83	7.56	8.52	9.80	11.48	13.72	16.68	20.08
1906.....	6.54	7.24	8.16	9.38	11.02	13.28	16.27	19.76
1907.....	6.28	6.94	7.81	8.99	10.59	12.82	15.84	19.41
1908.....	6.01	6.66	7.49	8.62	10.16	12.36	15.40	19.00
Prem....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	76.60
1909.....	5.09	5.59	6.25	7.14	8.47	10.33	12.91	15.99
1910.....	4.86	5.31	5.95	6.80	8.06	9.86	12.44	15.54
1911.....	4.63	5.07	5.67	6.46	7.65	9.43	11.93	15.05
1912.....	4.43	4.82	5.39	6.14	7.26	8.97	11.44	14.53
1913.....	4.23	4.61	5.14	5.84	6.92	8.55	10.94	13.99
1914.....	4.06	4.39	4.89	5.55	6.55	8.09	10.44	13.44
1915.....	3.88	4.19	4.66	5.28	6.21	7.67	9.93	12.86
1916.....	3.73	4.01	4.44	5.02	5.90	7.29	9.43	12.31

Net Cost (not deducting cash value) and of								
5 years.	131.47	143.59	157.98	175.61	197.55	225.83	263.72	318.53
10 years.	264.22	288.16	316.75	351.55	395.34	452.53	530.06	641.73
20 years.	450.47	501.58	562.39	640.90	741.90	872.14	1043.11	1276.71

Guaranteed cash value, and of								
5 years.	95.49	105.74	117.52	130.92	145.86	160.90	175.61	189.91
10 years.	208.95	230.94	255.78	283.23	311.52	338.37	362.37	381.77
20 years.	423.57	481.91	539.31	599.43	660.17	713.57	772.51	820.74

The above values are on policies issued in 1912, 1907 and 1897.

20 Year Endowment.

Prem....	47.07	43.09	49.54	51.81	55.54	61.35	70.16	83.27
1897.....	12.62	12.95	13.36	13.91	14.67	15.71	17.59	20.74
1898.....	12.02	12.38	12.85	13.48	14.37	15.64	17.56	20.71
1899.....	11.45	11.83	12.34	13.04	14.04	15.47	17.54	20.69
1900.....	10.90	11.30	11.84	12.59	13.67	15.24	17.50	20.66
1901.....	10.37	10.78	11.34	12.14	13.28	14.94	17.35	20.64
Prem....	48.93	49.72	50.88	52.70	55.67	60.59	68.59	81.34
1902.....	12.28	12.69	13.23	14.04	15.16	16.82	19.21	22.10
1903.....	11.55	11.98	12.53	13.37	14.55	16.30	18.85	21.92
1904.....	10.87	11.30	11.86	12.73	13.95	15.78	18.44	21.71
1905.....	10.21	10.64	11.23	12.10	13.37	15.26	18.00	21.42
1906.....	9.60	10.04	10.61	11.51	12.81	14.74	17.55	21.10
1907.....	9.01	9.45	10.04	10.93	12.25	14.22	17.09	20.72
1908.....	8.45	8.89	9.48	10.37	11.69	13.68	16.60	20.33
Prem....	48.46	49.12	50.11	51.70	54.41	58.96	66.47	78.55
1909.....	7.48	7.81	8.26	8.93	10.01	11.70	14.18	17.29
1910.....	6.96	7.29	7.75	8.42	9.50	11.17	13.68	16.82
1911.....	6.47	6.82	7.27	7.94	8.99	10.67	13.16	16.33
1912.....	6.03	6.36	6.81	7.47	8.50	10.15	12.61	15.81

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**PENN MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1913.....	5.58	5.93	6.37	7.02	8.05	9.64	12.10	15.26
1914.....	5.17	5.51	5.95	6.60	7.59	9.16	11.57	14.72
1915.....	4.77	5.11	5.56	6.20	7.14	8.68	11.03	14.14
1916.....	4.41	4.74	5.18	5.82	6.74	8.20	10.51	13.53

Net Cost (not deducting cash value) end of								
5 yrs.	217.95	219.55	222.36	227.18	235.94	251.16	277.14	322.01
10 yrs.	431.14	434.83	440.91	451.10	469.93	501.17	555.62	647.38
20 yrs.	805.90	819.38	839.55	872.64	929.55	1018.16	1155.98	1359.53

Guaranteed cash value end of								
5 yrs.	185.39	185.40	185.71	186.67	188.73	191.27	194.80	200.00
10 yrs.	407.79	407.51	407.45	407.98	408.62	408.61	408.33	407.00
20 yrs.	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00

The above values are on policies issued in 1912, 1907 and 1897.

5 Year Term.

Prem....	11.14	11.70	12.56	13.94	16.35	20.94	28.99	42.45
1912.....	2.20	2.31	2.50	2.81	3.35	4.42	6.20	9.20
1913.....	2.19	2.30	2.47	2.77	3.27	4.28	5.95	8.76
1914.....	2.18	2.28	2.44	2.74	3.19	4.13	5.69	8.31
1915.....	2.17	2.27	2.42	2.69	3.12	3.99	5.45	7.96
1916.....	2.16	2.25	2.39	2.65	3.05	3.86	5.22	7.56

Net Cost								
5 years.	45.42	47.74	51.26	56.81	66.64	85.14	117.92	172.57

10 Year Term.

Prem....	11.40	12.10	13.19	15.02	18.40	24.50	34.80	51.62
1907.....	2.30	2.48	2.75	3.27	4.22	5.89	8.65	13.17
1908.....	2.29	2.46	2.72	3.20	4.10	5.66	8.26	12.50
1909.....	2.28	2.43	2.68	3.13	3.98	5.45	7.89	11.87
1910.....	2.27	2.41	2.65	3.07	3.84	5.23	7.54	11.30
1911.....	2.25	2.39	2.62	3.01	3.74	5.04	7.21	10.75
1912.....	2.24	2.37	2.59	2.95	3.62	4.85	6.90	10.23
1913.....	2.22	2.36	2.55	2.90	3.51	4.66	6.58	9.73
1914.....	2.21	2.33	2.51	2.84	3.41	4.47	6.28	9.26
1915.....	2.20	2.32	2.48	2.79	3.32	4.30	5.99	8.80
1916.....	2.18	2.29	2.45	2.74	3.23	4.13	5.70	8.33

Net Cost								
5 years.	46.60	49.48	54.04	61.67	75.83	101.25	144.17	214.09
10 years.	95.86	101.63	110.65	125.70	153.46	208.62	288.57	427.33

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3%.**

Age	Age	Age	Age	Age	Age	Age	Age
25	5.50	30	5.91	35	6.39	40	6.95
26	5.58	31	6.00	36	6.49	41	7.07
27	5.65	32	6.10	37	6.60	42	7.21
28	5.73	33	6.19	38	6.72	43	7.33
29	5.82	34	6.29	39	6.83	44	7.47
						45	7.61
						46	7.75
						47	7.90
						48	8.05
						49	8.21
						50	8.37
						51	8.54
						52	8.72
						53	8.89
						54	9.07
						55	9.24
						56	9.42
						57	9.62
						58	9.81
						59	9.99

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PEORIA LIFE INSURANCE CO., PEORIA, ILL.

Reserve: American $3\frac{1}{2}\%$; modified preliminary term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

"General Class."

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.08	23.86	27.48	32.26	38.71	47.54	59.69	76.58
1908.....	3.13	3.00	4.20	5.05	6.25	7.93	10.27	13.57
1909.....	2.98	3.41	3.97	4.75	5.87	7.44	9.67	12.83
1910.....	2.84	3.24	3.74	4.45	5.49	6.95	9.07	12.10
1911.....	2.71	3.06	3.52	4.18	5.12	6.49	8.47	11.37
Prem....	21.27	24.06	27.72	32.55	39.19	48.44	61.19	76.58
1912.....	2.57	2.89	3.31	3.91	4.76	6.03	7.89	10.64
1913.....	2.45	2.74	3.11	3.64	4.41	5.57	7.32	9.92
1914.....	2.32	2.58	2.91	3.40	4.08	5.14	6.76	9.21
1915.....	2.20	2.43	2.72	3.16	3.76	4.72	6.22	8.50
1916.....	2.08	2.28	2.54	2.92	3.45	4.31	5.68	7.82

Net Cost (not deducting cash value) end of
5 years. 94.78 107.38 124.01 145.72 175.49 216.48 272.06 336.81

Guaranteed cash value end of
5 years. 34.00 42.00 52.00 64.00 80.00 97.00 116.00 136.00

The above values are on policies issued in 1912.

20 Payment Life.

Prem....	29.74	32.63	36.21	40.70	46.54	54.33	65.02	80.11
1908.....	4.55	5.02	5.62	6.39	7.49	8.96	11.00	13.97
1909.....	4.25	4.68	5.20	5.95	6.97	8.36	10.34	13.22
1910.....	3.97	4.37	4.86	5.52	6.48	7.79	9.68	12.46
1911.....	3.69	4.05	4.51	5.11	5.97	7.22	9.02	11.70
Prem....	29.93	32.83	36.45	40.99	47.02	55.23	66.52	80.11
1912.....	3.42	3.75	4.16	4.71	5.51	6.67	8.38	10.94
1913.....	3.16	3.46	3.84	4.33	5.05	6.13	7.74	10.19
1914.....	2.92	3.18	3.51	3.95	4.61	5.61	7.12	9.45
1915.....	2.69	2.91	3.21	3.61	4.21	5.09	6.50	8.71
1916.....	2.46	2.65	2.91	3.26	3.78	4.60	5.91	7.98

Net Cost (not deducting cash value) end of
5 years. 135.00 148.20 164.02 185.09 211.94 248.05 296.95 353.28

Guaranteed cash value end of
5 years. 70.00 79.00 89.00 101.00 114.00 127.00 140.00 153.00

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	49.09	49.87	51.03	52.85	55.87	60.90	69.10	82.20
1908.....	7.80	7.89	8.07	8.37	8.96	9.95	11.56	14.20
1909.....	7.18	7.27	7.45	7.74	8.31	9.27	10.84	13.43
1910.....	6.59	6.68	6.85	7.13	7.67	8.60	10.14	12.67
1911.....	6.02	6.11	6.28	6.54	7.06	7.95	9.44	11.88

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PEORIA LIFE INSURANCE CO., PEORIA, ILL.—(Continued)

20 Year Endowment.

Issue of	Age at Issue.							
	25	30	35	40	45	50	55	
1912.....	5.48	5.56	5.73	5.97	6.46	7.32	8.75	11.1
1913.....	4.95	5.04	5.19	5.42	5.88	6.70	8.08	10.1
1914.....	4.44	4.52	4.69	4.90	5.32	6.09	7.30	9.1
1915.....	3.96	4.03	4.18	4.39	4.79	5.51	6.75	8.1
1916.....	3.49	3.57	3.70	3.90	4.27	4.94	6.11	7.1

Net Cost (not deducting cash value) end of
5 years. 223.13 226.63 231.67 239.67 252.63 273.94 308.51 363.1

Guaranteed cash value end of
5 years. 165.00 163.00 162.00 160.00 160.00 160.00 161.00 160.00

The above values are on policies issued in 1912.

5 Year Term.

Prem....	11.48	12.06	13.95	14.37	16.85	21.58	29.87	42.1
1912.....	1.37	1.45	1.58	1.78	2.16	2.64	3.45	5.1
1913.....	1.36	1.44	1.56	1.73	2.07	2.50	3.24	4.7
1914.....	1.34	1.43	1.52	1.70	1.99	2.37	3.03	4.4
1915.....	1.34	1.40	1.51	1.66	1.92	2.24	2.82	4.1

Net Cost
5 years. 51.99 54.58 58.58 64.98 76.11 93.15 136.81 200.1

10 Year Term.

Prem....	11.75	12.46	13.57	15.47	18.92	25.19	35.77	53.8
1908.....	1.44	1.55	1.74	2.08	2.73	3.49	4.68	7.1
1909.....	1.42	1.53	1.71	2.02	2.60	3.30	4.39	6.6
1910.....	1.41	1.51	1.68	1.96	2.48	3.13	4.12	6.2
1911.....	1.40	1.49	1.64	1.90	2.37	2.95	3.85	5.7
1912.....	1.39	1.47	1.61	1.84	2.25	2.78	3.59	5.3
1913.....	1.37	1.46	1.57	1.78	2.15	2.60	3.33	4.9
1914.....	1.35	1.42	1.54	1.74	2.05	2.43	3.08	4.5
1915.....	1.34	1.41	1.51	1.68	1.96	2.26	2.83	4.1

Net Cost
5 years. 53.30 56.54 61.62 70.31 86.19 115.88 166.02 244.3

"Abstainers' Class."

Ordinary Life.

Prem....	21.08	23.86	27.48	32.26	38.71	47.54	59.69	74.8
1908.....	3.53	4.03	4.67	5.59	6.93	8.85	11.57	15.6
1909.....	3.38	3.84	4.43	5.28	6.53	8.32	10.92	14.6
1910.....	3.24	3.67	4.20	4.97	6.13	7.80	10.26	13.8
1911.....	3.11	3.48	3.98	4.69	5.74	7.31	9.61	13.0
Prem....	21.27	24.06	27.72	32.55	39.19	48.44	61.19	76.8
1912.....	2.97	3.31	3.76	4.42	5.36	6.82	8.98	12.1
1913.....	2.85	3.16	3.56	4.14	5.00	6.33	8.37	11.4
1914.....	2.72	3.00	3.36	3.90	4.66	5.87	7.77	10.6
1915.....	2.60	2.85	3.17	3.65	4.33	5.43	7.19	9.8
1916.....	2.48	2.70	2.99	3.41	4.01	5.00	6.61	9.1

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

FORIA LIFE INSURANCE CO., PEORIA, ILL.—(Continued).

Ordinary Life.

Age of Insured	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of years.	92.73	109.28	121.79	143.23	172.59	212.75	267.03	329.52
Guaranteed cash value end of years.	34.00	42.00	52.00	64.00	80.00	97.00	116.00	136.00
The above values are on policies issued in 1912.								

20 Payment Life.

Term....	29.74	32.63	36.21	40.70	46.54	54.33	65.02	80.11
108.....	4.92	5.41	6.05	6.88	8.11	9.80	12.21	15.77
109.....	4.62	5.07	5.63	6.44	7.58	9.18	11.51	14.96
110.....	4.35	4.77	5.29	6.01	7.08	8.59	10.82	14.14
111.....	4.07	4.45	4.94	5.60	6.56	8.00	10.12	13.32
Term....	29.93	32.83	36.45	40.99	47.02	55.23	66.52	80.11
112.....	3.81	4.16	4.60	5.20	6.09	7.43	9.44	12.50
113.....	3.55	3.87	4.28	4.82	5.62	6.87	8.77	11.69
114.....	3.32	3.59	3.95	4.44	5.18	6.33	8.11	10.90
115.....	3.09	3.33	3.66	4.10	4.77	5.79	7.46	10.10
116.....	2.86	3.07	3.34	3.75	4.34	5.29	6.84	9.31

Net Cost (not deducting cash value) end of years.	133.02	146.13	162.43	182.64	209.10	244.44	291.93	346.05
Guaranteed cash value end of years.	70.00	79.00	89.00	101.00	114.00	127.00	140.00	153.00
The above values are on policies issued in 1912.								

20 Year Endowment.

Term....	49.09	49.87	51.03	52.85	55.87	60.90	69.10	82.20
108.....	8.09	8.20	8.42	8.79	9.50	10.72	12.69	15.94
109.....	7.48	7.60	7.81	8.17	8.86	10.03	11.95	15.12
110.....	6.91	7.02	7.23	7.57	8.22	9.35	11.23	14.32
111.....	6.35	6.47	6.67	6.99	7.61	8.69	10.50	13.47
112.....	5.83	5.93	6.13	6.42	7.01	8.05	9.79	12.65
113.....	5.31	5.42	5.60	5.88	6.43	7.42	9.09	11.84
114.....	4.81	4.91	5.10	5.37	5.87	6.80	8.38	11.06
115.....	4.35	4.43	4.61	4.87	5.34	6.21	7.70	10.08
116.....	3.89	3.99	4.14	4.38	4.82	5.63	7.04	9.41

Net Cost (not deducting cash value) end of years.	221.26	234.67	249.57	267.33	289.88	270.39	308.50	355.96
Guaranteed cash value end of years.	165.00	163.00	162.00	160.00	160.00	160.00	161.00	164.00
The above values are on policies issued in 1912.								

5 Year Term.

Term....	11.48	12.06	12.95	14.37	16.85	21.58	29.87	43.72
112.....	1.58	1.67	1.82	2.05	2.49	3.07	4.07	6.06
113.....	1.57	1.66	1.80	1.99	2.38	2.91	3.81	5.62
114.....	1.54	1.65	1.75	1.96	2.29	2.75	3.56	5.22
115.....	1.54	1.61	1.74	1.91	2.21	2.60	3.31	4.83
Net Cost								
years.	51.17	53.71	57.64	63.94	74.88	96.57	134.60	196.87

NOTE.—In computing the net cost if policy is surrendered, must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PEORIA LIFE INSURANCE CO., PEORIA, ILL.—(Continued)

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	11.75	12.46	13.57	15.47	18.92	25.19	35.77	53.26
1908.....	1.66	1.78	2.00	2.39	3.14	4.00	5.35	8.11
1909.....	1.64	1.76	1.97	2.32	2.98	3.77	5.00	7.51
1910.....	1.62	1.74	1.93	2.25	2.84	3.57	4.68	7.06
1911.....	1.61	1.71	1.88	2.18	2.71	3.36	4.37	6.55
1912.....	1.60	1.69	1.85	2.11	2.57	3.17	4.07	6.05
1913.....	1.58	1.67	1.80	2.04	2.46	2.96	3.78	5.59
1914.....	1.55	1.63	1.77	2.00	2.35	2.77	3.50	5.13
1915.....	1.54	1.62	1.74	1.93	2.25	2.58	3.22	4.90
Net Cost								
5 years.	52.48	55.69	60.69	69.27	84.97	114.47	164.28	243.7

**PHILADELPHIA LIFE INSURANCE CO.,
PHILADELPHIA, PA.**

Reserve: American $3\frac{1}{2}\%$ Full Preliminary Term, Modified Preliminary Term and Full Level Premium.

Annual Dividends Payable Until April 1, 1917, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	19.35	22.10	25.68	30.45	36.89	45.74	57.93	74.99
1905.....	2.95	3.33	3.87	4.70	5.91	7.64	10.11	12.51
1906.....	2.86	3.22	3.72	4.48	5.62	7.27	9.65	12.04
Prem....	19.75	22.54	26.20	31.07	37.63	46.64	59.08	76.49
1907.....	2.78	3.11	3.56	4.25	5.32	6.90	9.19	11.56
1908.....	2.71	3.01	3.42	4.05	5.03	6.53	8.73	11.05
1909.....	2.64	2.90	3.28	3.85	4.76	6.17	8.28	10.53
1910.....	2.58	2.82	3.16	3.66	4.49	5.81	7.82	10.01
1911.....	2.52	2.73	3.03	3.48	4.24	5.47	7.37	9.48
1912.....	2.46	2.65	2.91	3.32	3.99	5.13	6.93	8.95
1913.....	2.03	2.32	2.72	3.24	3.93	4.86	6.01	7.54
1914.....	1.94	2.22	2.59	3.08	3.74	4.62	5.72	7.29
1915.....	1.86	2.12	2.47	2.92	3.55	4.39	5.43	6.86
Net Cost (not deducting cash value) end of								
5 years.	88.88	102.22	119.65	142.61	173.14	214.14	269.55	347.52
10 years.	168.85	194.45	227.48	270.93	328.30	405.02	508.29	651.71

Guaranteed cash value end of								
5 years.	28.00	35.00	43.00	54.00	69.00	86.00	105.00	125.00
10 years.	82.00	101.00	125.00	154.00	187.00	223.00	261.00	298.00

The above values are on policies issued in 1912 and 1907.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**PHILADELPHIA LIFE INSURANCE CO.,
PHILADELPHIA, PA.— (Continued).**

20 Payment Life.

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
1905.....	28.59	31.48	35.07	39.59	45.41	53.19	63.84	78.86
1906.....	3.96	4.35	4.85	5.58	6.62	8.07	10.17	12.31
1907.....	3.76	4.11	4.58	5.27	6.25	7.68	9.76	11.93
Prem.....	28.98	31.92	35.58	40.20	46.16	54.10	65.00	80.36
1907.....	3.57	3.89	4.33	4.95	5.90	7.28	9.32	11.49
1908.....	3.39	3.68	4.09	4.66	5.55	6.88	8.87	11.03
1909.....	3.22	3.49	3.85	4.38	5.20	6.48	8.42	10.55
1910.....	3.06	3.30	3.63	4.10	4.87	6.08	7.97	10.04
1911.....	2.91	3.12	3.43	3.85	4.55	5.69	7.50	9.52
1912.....	2.77	2.95	3.22	3.61	4.24	5.31	7.03	8.98
1913.....	2.63	2.84	3.33	3.82	4.41	5.18	6.24	7.65
1914.....	2.46	2.75	3.11	3.57	4.13	4.87	5.89	7.27
1915.....	2.80	2.56	2.90	3.33	3.86	4.56	5.55	6.89
Net Cost (not deducting cash value) end of								
5 years.	134.39	148.48	165.90	187.67	215.29	251.07	298.97	367.29
10 years.	258.53	285.59	318.80	360.04	411.69	478.46	567.27	691.95
Guaranteed cash value end of								
5 years.	60.00	68.00	78.00	90.00	103.00	116.00	130.00	142.00
10 years.	174.00	195.00	219.00	247.00	275.00	302.00	327.00	347.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	48.75	49.45	50.53	52.26	55.18	60.09	68.15	81.10
1905.....	6.17	6.27	6.46	6.80	7.42	8.47	10.22	12.20
1906.....	5.72	5.83	6.01	6.36	6.99	8.06	9.84	11.85
1907.....	5.29	5.40	5.58	5.92	6.56	7.62	9.42	11.47
1908.....	4.89	5.00	5.18	5.51	6.13	7.20	8.98	11.02
1909.....	4.50	4.60	4.79	5.10	5.71	6.76	8.52	10.55
1910.....	4.12	4.24	4.41	4.72	5.30	6.33	8.06	10.05
Prem....	48.36	49.01	50.02	51.66	54.44	59.18	68.15	82.60
1911.....	3.78	3.88	4.06	4.35	4.90	5.91	7.57	9.53
1912.....	3.44	3.55	3.72	4.00	4.52	5.48	7.11	9.00
1913.....	3.71	3.81	3.96	4.17	4.49	4.99	6.10	7.81
1914.....	3.34	3.44	3.59	3.80	4.11	4.60	5.71	7.40
1915.....	2.99	3.09	3.24	3.45	3.75	4.23	5.32	7.00
Net Cost (not deducting cash value) end of								
5 years.	229.89	232.70	237.07	244.18	256.12	276.14	314.59	378.48
10 years.	454.24	460.11	469.20	483.53	507.24	546.49	610.27	714.70
Guaranteed cash value end of								
5 years.	139.00	140.00	140.00	141.00	142.00	144.00	147.00	152.00
10 years.	375.00	375.00	375.00	375.00	378.00	376.00	375.00	374.00

The above values are on policies issued in 1912 and 1907.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PHILADELPHIA LIFE INSURANCE CO.,
PHILADELPHIA, PA.— (Continued).

5 Year Term.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem....	11.79	12.55	13.65	15.33	18.07	22.97	31.27	44.79
1912.....	2.18	2.30	2.50	2.83	3.42	4.53	6.44	8.69
1913.....	1.97	2.13	2.36	2.69	3.20	4.05	5.44	7.65
1914.....	1.96	2.13	2.34	2.67	3.16	3.98	5.32	7.45
1915.....	1.96	2.12	2.33	2.65	3.13	3.92	5.22	7.27
Net Cost								
5 years.	49.68	52.99	57.76	64.93	76.51	96.95	131.38	189.75

10 Year Term.

Prem....	13.28	14.24	15.67	17.99	21.96	28.89	40.33	58.69
1907.....	2.08	2.25	2.56	3.09	4.10	5.82	8.69	11.95
1908.....	2.10	2.27	2.54	3.02	3.95	5.55	8.19	11.21
Prem....	12.02	12.89	14.19	16.28	19.85	26.08	36.36	52.31
1909.....	2.12	2.28	2.53	2.97	3.82	5.30	7.74	10.51
1910.....	2.14	2.29	2.53	2.93	3.70	5.06	7.31	9.90
1911.....	2.17	2.30	2.52	2.89	3.58	4.83	6.92	9.31
1912.....	2.18	2.32	2.52	2.86	3.48	4.63	6.54	8.77
1913.....	1.99	2.16	2.39	2.75	3.31	4.26	5.77	8.13
1914.....	1.98	2.16	2.38	2.73	3.27	4.19	5.66	7.96
1915.....	1.98	2.15	2.37	2.71	3.24	4.13	5.56	7.80
Net Cost								
5 years.	50.80	54.65	60.40	69.61	85.29	112.30	156.63	229.79
10 years.	110.69	119.03	131.25	150.86	184.10	241.57	336.03	489.62

PHOENIX MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.

Reserve: Net Level Premium Plan; prior to 1901 Actuaries 4%;
non-participating Policies issued from 1901 to 1906
inclusive American 3½%. Participating poli-
cies issued since 1901 American 3%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem....	21.02	23.86	27.54	32.36	38.83	47.68	59.88	76.94
1901.....	6.14	6.96	8.19	9.84	11.95	14.63	18.06	22.42
1902.....	5.97	6.75	7.87	9.47	11.51	14.14	17.51	21.85
1903.....	5.76	6.54	7.56	9.10	11.09	13.64	16.96	21.23
1904.....	5.56	6.34	7.27	8.75	10.66	13.15	16.40	20.68
1905.....	5.36	6.14	7.08	8.39	10.24	12.66	15.84	20.06
1906.....	5.17	5.95	6.79	8.05	9.83	12.18	15.28	19.43
1907.....	4.99	5.77	6.56	7.71	9.42	11.70	14.71	18.78
1908.....	4.82	5.56	6.34	7.38	9.02	11.22	14.15	18.13

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PHOENIX MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.—(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1909.....	4.64	5.34	6.13	7.06	8.63	10.75	13.59	17.47
1910.....	4.48	5.14	5.92	6.80	8.25	10.28	13.03	16.82
1911.....	4.32	4.94	5.73	6.55	7.87	9.82	12.48	16.15
1912.....	4.16	4.75	5.53	6.31	7.50	9.36	11.93	15.49
1913.....	4.01	4.57	5.30	6.07	7.14	8.92	11.38	14.83
1914.....	3.86	4.39	5.08	5.84	6.79	8.48	10.84	14.17
1915.....	3.72	4.21	4.86	5.62	6.51	8.05	10.31	13.51
1916.....	3.58	4.04	4.65	5.41	6.23	7.63	9.78	12.86
Net Cost (not deducting cash value) end of								
5 years.	87.75	96.48	114.58	134.86	161.78	197.95	247.72	317.23
10 years.	171.92	194.69	224.37	263.32	314.91	383.61	483.38	620.52
Guaranteed cash value end of								
5 years.	36.00	46.00	59.00	74.00	94.00	115.00	139.00	166.00
10 years.	99.00	121.00	147.00	179.00	215.00	255.00	290.00	346.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem.....	39.77	33.65	37.16	41.54	47.19	54.73	65.22	79.85
1901.....	8.89	9.77	10.96	12.48	14.33	16.58	19.43	23.07
1902.....	8.48	9.31	10.41	11.89	13.69	15.92	18.77	22.47
1903.....	8.05	8.87	9.88	11.31	13.07	15.27	18.31	21.85
1904.....	7.63	8.44	9.36	10.74	12.46	14.63	17.45	21.20
1905.....	7.23	8.03	8.91	10.19	11.87	13.99	16.78	20.54
1906.....	6.84	7.64	8.46	9.66	11.23	13.36	16.12	19.86
1907.....	6.47	7.25	8.04	9.14	10.71	12.74	15.46	19.17
1908.....	6.11	6.85	7.63	8.63	10.15	12.13	14.81	18.48
1909.....	5.73	6.47	7.23	8.14	9.61	11.53	14.16	17.77
1910.....	5.42	6.09	6.85	7.71	9.07	10.94	13.51	17.07
1911.....	5.09	5.72	6.49	7.30	8.55	10.37	12.87	16.37
1912.....	4.78	5.37	6.14	6.90	8.05	9.80	12.24	15.66
1913.....	4.47	5.03	5.76	6.51	7.56	9.24	11.61	14.96
1914.....	4.18	4.71	5.39	6.15	7.08	8.70	11.00	14.26
1915.....	3.89	4.39	5.03	5.79	6.67	8.17	10.39	13.57
1916.....	3.62	4.08	4.68	5.45	6.28	7.65	9.79	12.88

Net Cost (not deducting cash value) end of								
5 years.	134.94	146.83	161.15	179.23	202.13	232.11	273.14	331.86
10 years.	262.70	285.79	313.97	348.61	392.70	451.47	532.45	647.95

Guaranteed cash value end of								
5 years.	86.00	96.00	108.00	122.00	137.00	152.00	167.00	182.00
10 years.	209.00	231.00	257.00	284.00	313.00	340.00	366.00	387.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem.....	46.33	49.16	50.38	52.27	55.32	60.33	.....	.....
1901.....	13.86	14.23	14.78	15.57	16.63	18.13	.....	.....
1902.....	13.02	13.38	13.91	14.71	15.80	17.34	.....	.....
1903.....	12.19	12.56	13.06	13.88	14.99	16.57	.....	.....
1904.....	11.39	11.77	12.25	13.08	14.20	15.80	.....	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**PHOENIX MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.— (Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1905.....	10.61	11.02	11.49	12.29	13.43	15.05	.....	.....
1906.....	9.86	10.30	10.76	11.53	12.68	14.31	.....	.....
1907.....	9.15	9.61	10.07	10.80	11.94	13.58	.....	.....
1908.....	8.45	8.91	9.40	10.09	11.23	12.87	.....	.....
1909.....	7.78	8.24	8.75	9.40	10.54	12.17	.....	.....
1910.....	7.13	7.59	8.13	8.78	9.86	11.48	.....	.....
1911.....	6.51	6.96	7.54	8.17	9.29	10.81	.....	.....
1912.....	5.90	6.36	6.97	7.59	8.56	10.15	.....	.....
1913.....	5.32	5.78	6.38	7.03	7.94	9.51	.....	.....
1914.....	4.76	5.21	5.81	6.50	7.34	8.88	.....	.....
1915.....	4.22	4.67	5.27	5.99	6.81	8.27	.....	.....
1916.....	3.69	4.15	4.74	5.49	6.30	7.67	.....	.....

Net Cost (not deducting cash value) end of

5 years.	219.83	221.84	225.11	231.10	241.51	259.20	.....	.....
10 years.	425.97	436.06	436.97	448.46	468.51	503.72	.....	.....

Guaranteed cash value end of

5 years.	175.00	175.00	176.00	177.00	179.00	181.00	.....	.....
10 years.	407.00	407.00	407.00	407.00	408.00	408.00	.....	.....

The above values are on policies issued in 1912 and 1907.

5 Year Term.

Prem....	10.97	11.69	12.73	14.30	16.85	21.37	.....	.....
1912.....	1.93	2.11	2.36	2.48	2.86	3.79	.....	.....
1913.....	1.92	2.09	2.34	2.50	2.82	3.72	.....	.....
1914.....	1.91	2.08	2.32	2.53	2.77	3.64	.....	.....
1915.....	1.90	2.07	2.30	2.55	2.79	3.56	.....	.....
1916.....	1.89	2.05	2.28	2.57	2.80	3.47	.....	.....

10 Year Term.

Prem....	12.18	13.16	14.58	16.76	20.39	26.59	.....	.....
1907.....	3.03	3.40	3.66	4.22	5.32	7.04	.....	.....
1908.....	3.02	3.39	3.70	4.19	5.27	6.96	.....	.....
1909.....	3.01	3.37	3.73	4.16	5.22	6.87	.....	.....
1910.....	3.00	3.36	3.75	4.18	5.16	6.77	.....	.....
1911.....	2.99	3.34	3.78	4.20	5.10	6.66	.....	.....
1912.....	2.98	3.32	3.80	4.22	5.03	6.54	.....	.....
1913.....	2.97	3.30	3.77	4.23	4.96	6.43	.....	.....
1914.....	2.96	3.29	3.74	4.25	4.90	6.31	.....	.....
1915.....	2.94	3.27	3.72	4.25	4.89	6.18	.....	.....
1916.....	2.93	3.25	3.69	4.26	4.87	6.06	.....	.....

Dividends on Full Paid Up Life Policies According to Attained Ages During 1917 American 3%.

Age	Age	Age	Age	Age	Age	Age	Age	Age	Age
25	5.75	30	6.20	35	6.74	40	7.36	45	7.96
26	5.83	31	6.30	36	6.85	41	7.48	46	8.09
27	5.92	32	6.41	37	6.97	42	7.59	47	8.23
28	6.01	33	6.51	38	7.10	43	7.71	48	8.37
29	6.10	34	6.62	39	7.23	44	7.83	49	8.54
								50	8.72
								51	8.90
								52	9.09
								53	9.28
								54	9.47
								55	9.67
								56	9.87
								57	10.07
								58	10.28
								59	10.49

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PITTSBURGH LIFE AND TRUST CO., PITTSBURGH, PA.

Reserve: Prior to 1908 American 3%; Modified Preliminary Term; since American 3½%. Full Level Premium January 1, 1912, to August, 1914.

Since Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Rem....	20.87	23.64	27.23	31.96	38.32	47.09	59.22	.....
904.....	2.61	2.96	3.41	3.99	4.72	5.68	6.99	.....
905.....	2.55	2.89	3.33	3.88	4.61	5.55	6.84	.....
906.....	2.49	2.82	3.24	3.78	4.49	5.42	6.70	.....
Rem....	21.49	24.38	28.11	33.01	39.55	48.48	60.72	.....
907.....	2.71	3.09	3.56	4.16	4.92	5.92	7.22	.....
Rem....	20.87	23.64	27.23	31.96	38.32	47.09	59.22	.....
908.....	3.32	3.52	3.90	4.27	4.69	5.30	6.63	.....
909.....	3.27	3.46	3.83	4.18	4.58	5.17	6.49	.....
910.....	3.22	3.40	3.76	4.10	4.48	5.05	6.34	.....
911.....	3.17	3.34	3.69	4.01	4.37	4.92	6.20	.....
Rem....	18.91	21.77	25.29	30.08	36.62	45.53	57.16	.....
912.....	1.17	1.42	1.68	2.05	2.57	3.24	4.00	.....
913.....	1.13	1.37	1.61	1.97	2.47	3.12	3.86	.....
914.....	1.09	1.31	1.55	1.89	2.38	3.01	3.72	.....
915.....	1.05	1.26	1.49	1.81	2.28	2.89	3.58	.....
916.....	1.01	1.22	1.43	1.74	2.19	2.77	3.44	.....

Net Cost (not deducting cash value) end of

5 years.	89.10	102.27	118.69	140.94	171.21	212.62	267.20	.....
0 years.	193.16	219.14	252.80	297.12	356.52	437.78	549.53	.....

Guaranteed cash value end of

5 years.	34.00	42.00	52.00	64.00	80.00	97.00	116.00	.....
0 years.	91.00	111.00	135.00	164.00	197.00	232.00	269.00	.....

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Rem....	31.77	34.62	38.08	42.38	47.91	55.86	65.66	.....
904.....	3.52	3.89	4.34	4.89	5.58	6.46	7.64	.....
905.....	3.38	3.73	4.16	4.70	5.37	6.24	7.42	.....
906.....	3.23	3.57	3.99	4.51	5.17	6.03	7.20	.....
Rem....	31.83	34.76	38.34	42.79	48.52	56.17	66.69	.....
907.....	3.12	3.49	3.94	4.52	5.25	6.20	7.45	.....
Rem....	28.48	31.38	34.96	39.44	45.32	53.18	64.02	.....
908.....	3.91	4.15	4.56	4.92	5.35	5.90	7.13	.....
909.....	3.80	4.04	4.43	4.77	5.19	5.73	6.95	.....
910.....	3.70	3.93	4.30	4.64	5.04	5.56	6.77	.....
911.....	3.61	3.82	4.18	4.50	4.89	5.40	6.60	.....
Rem....	26.34	29.29	32.78	37.33	43.34	51.36	61.73	.....
912.....	1.38	1.63	1.89	2.26	2.76	3.42	4.13	.....
913.....	1.29	1.53	1.78	2.13	2.62	3.26	3.96	.....
914.....	1.20	1.43	1.67	2.01	2.48	3.11	3.79	.....
915.....	1.12	1.34	1.57	1.90	2.35	2.96	3.63	.....
916.....	1.04	1.26	1.47	1.78	2.22	2.81	3.46	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PITTSBURGH LIFE AND TRUST CO., PITTSBURGH, PA.

— (Continued). —

20 Payment Life.

Issue of	25	30	35	40	45	50	55	60
Age at Issue								
Net Cost (not deducting cash value) end of								
5 years.	125.67	139.26	155.52	176.57	204.27	241.24	289.68	.....
10 years.	295.34	321.87	354.17	394.15	445.58	514.39	608.89	.....

Guaranteed cash value end of

5 years.	77.00	86.00	96.00	107.00	120.00	132.00	144.00	.....
10 years.	226.25	247.30	271.35	298.40	330.45	342.50	360.55	.....

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	49.91	50.57	51.59	53.26	56.09	60.95	.....	.....
1904.....	6.49	6.56	6.66	6.83	7.11	7.58	.....	.....
1905.....	6.23	6.29	6.40	6.57	6.84	7.32	.....	.....
1906.....	5.97	6.04	6.14	6.32	6.59	7.08	.....	.....
Prem....	50.53	51.31	52.47	54.31	57.32	62.34	.....	.....
1907.....	6.01	6.13	6.30	6.54	6.90	7.47	.....	.....
Prem....	45.09	46.17	47.68	49.87	53.33	58.83	67.53	.....
1908.....	4.14	4.38	4.70	5.10	5.65	6.42	7.50	.....
1909.....	3.91	4.15	4.48	4.88	5.43	6.20	7.29	.....
1910.....	3.69	3.94	4.28	4.66	5.21	5.99	7.07	.....
1911.....	3.49	3.73	4.06	4.45	5.00	5.78	6.87	.....
Prem....	44.53	45.47	46.80	48.76	51.89	57.03	65.24	.....
1912.....	2.24	2.38	2.56	2.80	3.12	3.58	4.23	.....
1913.....	2.06	2.19	2.38	2.61	2.98	3.39	4.04	.....
1914.....	1.87	2.01	2.19	2.42	2.74	3.20	3.85	.....
1915.....	1.70	1.84	2.02	2.25	2.57	3.02	3.66	.....
1916.....	1.53	1.67	1.85	2.09	2.39	2.84	3.48	.....

Net Cost (not deducting cash value) end of

5 years.	213.26	217.26	223.00	231.62	245.70	269.12	300.94	.....
10 years.	460.43	467.15	477.34	493.62	520.58	565.86	.....	.....

Guaranteed cash value end of

5 years.	171.00	170.00	168.00	167.00	166.00	165.00	165.00	.....
10 years.	403.00	401.00	400.00	398.00	397.00	394.00	.....	.....

The above values are on policies issued in 1912 and 1907.

5 Year Term.

Prem....	11.10	11.65	12.50	13.90	16.30	20.85	28.85	.....
1912.....	1.45	1.52	1.63	1.83	2.14	2.73	3.77	.....
1913.....	1.45	1.52	1.63	1.83	2.15	2.74	3.78	.....
1914.....	1.45	1.52	1.63	1.83	2.15	2.74	3.78	.....
1915.....	1.45	1.52	1.63	1.83	2.14	2.74	3.78	.....
1916.....	1.45	1.52	1.63	1.83	2.14	2.73	3.77	

Net Cost

5 years.	48.25	50.65	54.35	60.35	70.78	90.57	125.37	
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NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PITTSBURGH LIFE AND TRUST CO., PITTSBURGH, PA.
 — (Continued). —

10 Year Term.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	11.80	13.10	14.80	17.45	22.10	29.35	40.10
1907.....	1.69	2.05	2.48	3.08	4.11	5.45	7.03
1908.....	1.69	2.06	2.48	3.09	4.13	5.48	7.07
1909.....	1.69	2.06	2.49	3.10	4.14	5.49	7.10
Prem....	11.35	12.05	13.10	14.95	18.30	24.35	34.55
1910.....	1.49	1.59	1.72	1.98	2.43	3.25	4.63
1911.....	1.49	1.59	1.72	1.98	2.43	3.26	4.63
1912.....	1.49	1.59	1.72	1.98	2.43	3.25	4.63
1913.....	1.48	1.59	1.71	1.97	2.42	3.24	4.61
1914.....	1.48	1.59	1.71	1.97	2.42	3.23	4.59
1915.....	1.48	1.58	1.71	1.97	2.41	3.21	4.56
1916.....	1.48	1.58	1.71	1.96	2.40	3.19	4.53
Net Cost							
5 years..	49.34	52.32	56.94	64.90	79.42	105.63	149.83
10 years..	102.33	113.17	126.45	147.68	185.16	245.94	339.52

POSTAL LIFE INSURANCE CO., NEW YORK, N. Y.

Reserves American 3 1/2% prior to 1907 Modified Preliminary Term, since Select and Ultimate Plan.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	21.10	23.85	27.40	32.10	38.45	47.05	58.80
1910.....	4.65	5.22	5.93	6.86	8.12	9.76	11.92
1911.....	4.61	5.17	5.86	6.78	8.02	9.64	11.78
1912.....	4.56	5.11	5.79	6.69	7.91	9.51	11.62
1913.....	4.52	5.06	5.72	6.61	7.81	9.38	11.47
1914.....	4.47	5.00	5.64	6.52	7.70	9.25	11.30
1915.....	4.42	4.94	5.57	6.43	7.58	9.11	11.13
Prem....	18.35	20.35	24.19	28.55	34.45	42.51	54.28
1916.....	2.50	2.84	3.30	3.88	4.61	5.61	7.16

Net Cost (not deducting cash value) end of
 5 years.. 80.39 91.81 106.63 126.03 151.91 186.06 231.70 293.19

Guaranteed cash value end of
 5 years.. 37.00 46.00 56.00 70.00 87.00 106.00 126.00 148.00

The above values are on policies issued in 1912.

20 Payment Life.

Prem....	30.52	33.26	36.66	40.96	46.55	54.02	64.21
1910.....	6.46	6.96	7.61	8.43	9.51	10.85	12.79
1911.....	6.37	6.86	7.49	8.30	9.36	10.75	12.62
1912.....	6.28	6.76	7.37	8.17	9.21	10.58	12.47
1913.....	6.19	6.66	7.26	8.04	9.06	10.42	12.25

NOTE—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

POSTAL LIFE INSURANCE CO., NEW YORK, N. Y.—
(Continued).

20 Payment Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
1914.....	6.10	6.56	7.14	7.91	8.91	10.25	12.06
1915.....	6.01	6.46	7.03	7.78	8.76	10.08	11.89
Prem.....	26.81	29.53	32.88	36.90	42.08	48.96	58.68
1916.....	3.42	3.82	4.30	4.83	5.43	6.23	7.33

Net Cost (not deducting cash value) end of
5 years.. 119.78 131.49 145.91 163.82 186.74 216.39 255.26 308.00

Guaranteed cash value end of
5 years.. 75.00 84.00 95.00 106.00 122.00 138.00 151.00 165.00

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	48.86	49.57	50.64	52.33	55.15	59.87	67.61
1910.....	8.78	9.01	9.30	9.78	10.46	11.47	12.98
1911.....	8.58	8.81	9.10	9.58	10.26	11.27	12.78
1912.....	8.39	8.62	8.91	9.39	10.06	11.07	12.57
1913.....	8.20	8.43	8.72	9.20	9.87	10.87	12.37
1914.....	8.02	8.25	8.54	9.01	9.67	10.67	12.16
1915.....	7.83	8.06	8.37	8.82	9.48	10.47	11.94
Prem....	46.28	46.82	47.74	49.11	51.48	55.75	62.91
1916.....	5.77	5.88	6.08	6.30	6.65	7.20	8.10

Net Cost (not deducting cash value) end of
5 years.. 202.43 205.13 209.20 215.51 226.21 243.74 271.98 316.80

Guaranteed cash value end of
5 years.. 159.00 159.00 160.00 161.00 163.00 166.00 171.00 173.00

The above values are on policies issued in 1912.

**PREFERRED LIFE INSURANCE CO.,
GRAND RAPIDS, MICH.**

Reserve: American $3\frac{1}{2}\%$; Modified Preliminary Term Plan.

Annual Dividends Payable in 1917 per \$1,000 of insurance.

Ordinary Life.

(End at age 85.)

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	17.12	19.42	22.41	26.36	31.69	39.02	49.11
1910.....	1.24	1.32	1.42	1.55	1.75	2.03	2.41
1911.....	1.20	1.26	1.35	1.47	1.64	1.89	2.24
1912.....	1.16	1.21	1.28	1.38	1.53	1.75	2.07
1913.....	1.12	1.16	1.22	1.30	1.42	1.61	1.90
1914.....	1.08	1.11	1.16	1.22	1.32	1.48	1.74
1915.....	1.04	1.07	1.10	1.15	1.22	1.35	1.57

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PREFERRED LIFE INSURANCE CO.,
GRAND RAPIDS, MICH.—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	25.38	27.76	30.75	34.48	39.27	45.65	54.24	66.68
1901.....	1.52	1.60	1.70	1.83	2.01	2.25	2.60	3.09
1911.....	1.42	1.49	1.58	1.69	1.84	2.07	2.39	2.86
1912.....	1.33	1.39	1.46	1.56	1.69	1.89	2.19	2.63
1913.....	1.25	1.29	1.35	1.43	1.54	1.72	1.99	2.40
1914.....	1.16	1.20	1.24	1.31	1.39	1.55	1.79	2.17
1915.....	1.08	1.11	1.14	1.19	1.26	1.39	1.60	1.94

20 Year Endowment.

Prem....	42.62	43.15	43.97	45.32	47.60	51.51	58.01	68.55
1910.....	2.14	2.15	2.17	2.21	2.30	2.45	2.71	3.15
1911.....	1.95	1.96	1.97	2.01	2.09	2.24	2.49	2.91
1912.....	1.76	1.77	1.78	1.82	1.89	2.03	2.27	2.67
1913.....	1.58	1.59	1.60	1.64	1.70	1.83	2.05	2.42
1914.....	1.41	1.42	1.43	1.46	1.51	1.63	1.83	2.19
1915.....	1.24	1.25	1.26	1.29	1.33	1.44	1.63	1.96

PRESBYTERIAN MINISTERS' FUND LIFE INSURANCE
CO., PHILADELPHIA, PA.

Reserve: Net Level Premium, American 3% since 1902.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	18.53	21.62	24.24	28.48	34.10	41.80	52.36	67.00
1903.....	6.55	7.41	8.69	10.54	13.23	16.97	22.25	29.33
1904.....	6.39	7.19	8.36	10.10	12.91	16.25	21.36	28.41
1905.....	6.20	6.97	8.06	9.69	12.11	15.55	20.47	27.56
1906.....	6.05	6.76	7.79	9.29	11.58	14.87	19.61	26.41
1907.....	5.89	6.56	7.53	8.91	11.06	14.19	18.74	25.40
1908.....	5.75	6.37	7.26	8.54	10.57	13.53	17.90	24.31
1909.....	5.61	6.20	7.01	8.20	10.09	12.92	17.09	23.28
1910.....	5.47	6.00	6.79	7.86	9.63	12.30	16.29	22.24
1911.....	5.34	5.84	6.58	7.57	9.21	11.70	15.50	21.21
1912.....	5.21	5.69	6.35	7.29	8.78	11.13	14.72	20.20
1913.....	5.09	5.52	6.16	7.00	8.38	10.58	14.00	19.23
1914.....	4.97	5.39	5.96	6.75	8.01	10.05	13.27	18.26
1915.....	4.86	5.22	5.79	6.50	7.66	9.54	12.59	17.33
1916.....	4.74	5.09	5.58	6.26	7.32	9.04	11.90	16.41

Net Cost (not deducting cash value) end of								
5 years.	70.24	80.82	94.23	111.66	134.93	163.37	201.61	252.36
10 years.	139.42	159.95	186.84	219.26	261.91	317.77	391.31	489.45

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**PRESBYTERIAN MINISTERS' FUND LIFE INSURANCE
CO., PHILADELPHIA, PA.—(Continued).**

Ordinary Life.

Issue of	25	30	35	Age at Issue		50	55	60
Guaranteed cash value end of								
5 years.	45.00	55.00	68.00	83.00	102.00	122.00	145.00	169.00
10 years.	98.00	126.00	146.00	177.00	212.00	250.00	290.00	330.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	28.23	30.71	33.73	37.45	42.21	48.52	57.23	.....
1903.....	8.94	9.79	10.72	12.05	13.81	16.31	19.80	.....
1904.....	8.58	9.33	10.28	11.57	13.31	15.79	19.25	.....
1905.....	8.24	8.94	9.87	11.12	12.82	15.27	18.72	.....
1906.....	7.90	8.58	9.47	10.68	12.35	14.79	18.22	.....
1907.....	7.58	8.21	9.07	10.25	11.90	14.30	17.72	.....
1908.....	7.25	7.88	8.70	9.83	11.45	13.82	17.24	.....
1909.....	6.96	7.54	8.32	9.43	11.01	13.36	16.75	.....
1910.....	6.66	7.21	7.97	8.92	10.61	12.91	16.29	.....
1911.....	6.38	6.90	7.75	8.65	10.19	12.47	15.81	.....
1912.....	6.10	6.60	7.28	8.30	9.77	12.04	15.30	.....
1913.....	5.84	6.31	6.97	7.93	9.39	11.61	14.81	.....
1914.....	5.59	6.03	6.65	7.58	9.00	11.19	14.46	.....
1915.....	5.33	5.75	6.35	7.25	8.62	10.79	14.01	.....
1916.....	5.10	5.49	6.05	6.90	8.25	10.37	13.56	.....

Net Cost (not deducting cash value) end of								
5 years.	115.70	126.08	138.35	152.73	170.17	191.90	220.87	.....
10 years.	227.26	247.55	271.48	300.02	334.55	378.16	436.73	.....

Guaranteed cash value end of								
5 years.	95.00	105.00	117.00	130.00	145.00	160.00	175.00	.....
10 years.	208.00	230.00	255.00	283.00	311.00	338.00	362.00	.....

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	45.10	45.51	46.16	47.31	49.38	53.05	59.31	.....
1903.....	13.31	13.47	13.75	14.27	15.17	16.77	19.24	.....
1904.....	12.58	12.74	13.03	13.56	14.45	16.07	18.57	.....
1905.....	11.87	12.04	12.33	12.87	13.78	15.40	17.93	.....
1906.....	11.21	11.38	11.67	12.21	13.13	14.77	17.30	.....
1907.....	10.57	10.74	11.03	11.62	12.50	14.15	16.72	.....
1908.....	9.96	10.13	10.41	10.96	11.89	13.55	16.14	.....
1909.....	9.36	9.53	9.85	10.37	11.30	12.99	15.58	.....
1910.....	8.77	8.94	9.23	9.80	10.74	12.43	15.04	.....
1911.....	8.22	8.39	8.70	9.25	10.20	11.89	14.52	.....
1912.....	7.68	7.85	8.16	8.71	9.67	11.35	13.99	.....
1913.....	7.17	7.34	7.65	8.19	9.14	10.84	13.48	.....
1914.....	6.68	6.85	7.15	7.69	8.64	10.34	12.98	.....
1915.....	6.20	6.37	6.67	7.21	8.17	9.84	12.48	.....
1916.....	5.72	5.90	6.20	6.72	7.68	9.37	12.22	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PRESBYTERIAN MINISTERS' FUND LIFE INSURANCE CO., PHILADELPHIA, PA.— (Continued).

20 Year Endowment.

Issue of	25	30	35	40	45	50	55	60
Age at Issue								
Net Cost (not deducting cash value) end of								
5 years.	194.68	195.96	197.86	201.21	207.31	218.14	237.51	.....
10 years.	879.78	882.35	886.32	893.12	903.80	928.14	968.20	.....
Guaranteed cash value end of								
5 years.	185.00	185.00	185.00	186.00	188.00	191.00	194.00	.....
10 years.	407.00	407.00	407.00	407.00	408.00	408.00	408.00	.....

The above values are on policies issued in 1912 and 1907.

Dividends on Full Paid Up Life Policies According to Attained Ages, During 1917 American 3%, Inc. 25% Special Div.

Age	Age	Age	Age	Age	Age	Age	Age	Age
25	30	35	40	45	50	55	60	65
6.60	6.95	7.37	7.91	8.58	9.42	10.53	11.80	13.20
26	6.65	7.03	7.47	8.03	8.71	9.62	10.80	12.20
27	6.72	7.11	7.57	8.15	8.87	9.83	11.06	12.50
28	6.80	7.20	7.67	8.27	9.05	10.06	11.32	12.80
29	6.87	7.28	7.80	8.42	9.22	10.30	11.62	13.10

PROTECTIVE LEAGUE LIFE INSURANCE COMPANY, DECATUR, ILL.

Reserve: Since November 1, 1914, American 3½%; Modified Preliminary Term "Illinois Plan."

Annual Dividends Payable in 1917 per \$1,000 of insurance.

Ordinary Life.

Issue of	25	30	35	40	45	50	55	60
Age at Issue								
Prem.	20.82	23.31	26.55	30.85	36.79	45.10	56.49	71.58
1915.	1.56	1.61	1.70	1.84	2.23	2.96	4.01	4.95

20 Payment Life.

Prem.	29.86	32.47	35.70	39.73	45.06	52.26	62.33	75.49
1915.	1.59	1.67	1.78	1.94	2.35	3.06	4.19	5.23

20 Year Endowment.

Prem.	48.28	48.87	49.77	51.24	53.73	58.18	65.96	.....
1915.	1.78	1.82	1.90	2.00	2.21	2.75	4.07	.....

This company began business as a legal reserve company on November 1, 1914.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PROVIDENT LIFE AND TRUST CO., PHILADELPHIA, PA.

Reserve: Full Level Premium, Actuaries 4% prior to 1902;
since American 3½% beginning July 1, 1914.

Annual Dividends Payable per \$1,000 of Insurance During
Year Ending June 30, 1917.

Ordinary Life.

Issue of	Age at Issue								
	25	30	35	40	45	50	55	60	
Prem.....	19.80	22.70	26.50	31.50	38.00	47.00	59.40	76.40	
1897.....	6.56	7.64	9.28	11.58	14.72	19.06	25.08	31.81	
1898.....	6.37	7.37	8.90	11.08	14.10	18.30	24.31	31.01	
1899.....	6.20	7.11	8.55	10.62	13.50	17.55	23.51	30.22	
1900.....	6.03	6.89	8.21	10.16	12.92	16.81	22.66	29.42	
1901.....	5.87	6.66	7.89	9.73	12.35	16.10	21.80	28.61	
1902.....	5.72	6.46	7.58	9.31	11.80	15.39	20.92	27.76	
1903.....	5.57	6.26	7.30	8.92	11.27	14.71	20.06	26.87	
1904.....	5.43	6.08	7.03	8.58	10.76	14.05	19.21	25.93	
1905.....	5.30	5.90	6.79	8.18	10.28	13.41	18.39	24.95	
1906.....	5.17	5.74	6.55	7.88	9.80	12.77	17.57	23.94	
1907.....	5.05	5.57	6.34	7.50	9.35	12.17	16.77	22.93	
1908.....	4.94	5.42	6.13	7.20	8.92	11.58	16.00	21.93	
1909.....	4.83	5.27	5.94	6.92	8.51	11.02	15.25	20.94	
1910.....	4.71	5.14	5.75	6.66	8.11	10.48	14.51	19.97	
Prem.....	19.00	21.80	25.45	30.25	36.50	45.10	56.50	72.70	
1911.....	3.82	4.11	4.53	5.16	6.24	8.06	10.91	15.33	
1912.....	3.72	3.98	4.36	4.93	5.89	7.55	10.22	14.40	
1913.....	3.63	3.86	4.20	4.71	5.55	7.08	9.55	13.51	
1914.....	3.53	3.74	4.04	4.50	5.25	6.62	8.92	12.63	
1915.....	3.45	3.63	3.90	4.31	4.97	6.19	8.31	11.78	
1916.....	3.37	3.53	3.76	4.12	4.70	5.77	7.71	10.95	

Net Cost (not deducting cash value) end of

5 years.	78.32	91.19	107.96	129.68	157.25	193.08	239.76	303.29
10 years.	163.27	189.28	222.98	266.59	321.39	394.88	492.12	623.29
20 years.	299.66	344.75	401.69	474.49	567.03	693.11	864.20	1100.39

Guaranteed cash value end of

5 years.	30.00	40.00	52.00	67.00	85.00	107.00	130.00	154.00
10 years.	89.42	110.14	135.76	166.89	202.47	240.96	281.41	321.81
20 years.	209.84	243.29	301.35	352.84	405.30	456.79	508.21	559.49

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

Prem.....	26.75	29.70	33.28	37.84	43.46	51.26	61.84	76.90
1897.....	7.27	8.05	9.12	10.45	12.03	13.84	15.63	17.15
1898.....	6.99	7.73	8.77	10.12	11.82	13.90	16.39	19.19
1899.....	6.73	7.43	8.43	9.77	11.53	13.79	16.76	20.43
1900.....	6.48	7.13	8.08	9.41	11.18	13.56	16.83	21.12
1901.....	6.23	6.84	7.74	9.02	10.79	13.23	16.69	21.42
1902.....	5.99	6.57	7.40	8.64	10.38	12.83	16.37	21.41
1903.....	5.76	6.30	7.07	8.25	9.94	12.38	15.94	21.16
1904.....	5.53	6.04	6.75	7.86	9.51	11.89	15.42	20.72

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PROVIDENT LIFE AND TRUST CO., PHILADELPHIA, PA.

—(Continued).—

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1905.....	5.33	5.79	6.45	7.48	9.06	11.37	14.84	20.12
1906.....	5.11	5.55	6.16	7.11	8.60	10.84	14.22	19.41
1907.....	4.92	5.31	5.89	6.75	8.16	10.31	13.57	18.62
1908.....	4.73	5.10	5.61	6.41	7.72	9.76	12.91	17.79
1909.....	4.54	4.88	5.36	6.06	7.30	9.23	12.24	16.93
1910.....	4.36	4.67	5.11	5.77	6.88	8.70	11.57	16.06
1911.....	4.19	4.47	4.87	5.47	6.48	8.18	10.89	15.19
1912.....	4.03	4.28	4.64	5.18	6.09	7.67	10.23	14.32
1913.....	3.87	4.10	4.43	4.91	5.72	7.17	9.58	13.46
1914.....	3.72	3.92	4.21	4.65	5.38	6.70	8.94	12.60
1915.....	3.57	3.75	4.01	4.41	5.05	6.25	8.32	11.77
1916.....	3.43	3.58	3.81	4.17	4.74	5.80	7.72	10.95

Net Cost (not deducting cash value) end of

5 years.	115.86	129.60	146.04	166.67	191.23	223.92	266.21	323.76
10 years.	230.75	257.66	289.76	330.00	377.47	441.38	524.93	639.53
20 years.	445.54	494.84	553.22	625.87	712.57	832.63	994.31	1223.12

Guaranteed cash value end of

5 years.	73.00	83.00	95.00	109.00	125.00	141.00	157.00	172.00
10 years.	184.14	206.47	232.19	261.10	291.42	320.77	347.56	369.84
20 years.	428.57	481.91	539.31	599.43	660.17	718.57	772.51	820.74

The above values are on policies issued in 1912, 1907 and 1897.

20 Year Endowment.

Prem.....	44.82	45.63	46.70	48.64	51.45	56.55	64.65	77.60
1897.....	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63
1898.....	10.17	10.23	10.34	10.54	10.88	11.49	12.54	14.35
1899.....	9.71	9.81	10.01	10.36	10.96	12.00	13.82	16.81
1900.....	9.26	9.39	9.65	10.10	10.90	12.25	14.60	18.38
1901.....	8.82	8.97	9.27	9.80	10.72	12.30	15.00	19.34
1902.....	8.39	8.56	8.87	9.46	10.47	12.19	15.10	19.83
1903.....	7.97	8.15	8.46	9.08	10.15	11.95	15.00	19.97
1904.....	7.56	7.74	8.07	8.69	9.79	11.64	14.74	19.82
1905.....	7.16	7.34	7.67	8.29	9.38	11.25	14.35	19.45
1906.....	6.77	6.97	7.28	7.87	8.97	10.81	13.88	18.91
1907.....	6.40	6.58	6.90	7.46	8.53	10.34	13.34	18.26
1908.....	6.04	6.22	6.52	7.06	8.08	9.85	12.77	17.53
1909.....	5.68	5.87	6.16	6.67	7.64	9.34	12.16	16.75
1910.....	5.35	5.52	5.81	6.29	7.20	8.82	11.53	15.95
1911.....	5.02	5.19	5.47	5.91	6.76	8.30	10.89	15.11
1912.....	4.70	4.87	5.13	5.56	6.33	7.79	10.24	14.27
1913.....	4.40	4.56	4.81	5.21	5.92	7.27	9.60	13.43
1914.....	4.11	4.26	4.50	4.88	5.53	6.79	8.97	12.59
1915.....	3.82	3.97	4.19	4.55	5.15	6.30	8.34	11.77
1916.....	3.55	3.70	3.91	4.24	4.79	5.83	7.74	10.95

Net Cost (not deducting cash value) end of

5 yrs.	203.77	207.11	211.36	219.27	230.22	249.78	280.05	327.80
10 yrs.	401.64	408.38	416.87	432.57	453.84	492.54	552.77	648.20
20 yrs.	775.27	787.71	803.56	832.77	873.18	949.17	1070.28	1264.87

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

FROVEMENT LIFE AND TRUST CO., PHILADELPHIA, PA.

—(Continued).—

20 Year Endowment.

Issue of	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 yrs.	167.00	167.90	168.00	169.00	171.00	174.00	178.00	184.00
10 yrs.	396.21	395.98	395.99	396.66	397.54	397.92	398.25	398.43
20 yrs.	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00

The above values are on policies issued in 1912, 1907 and 1897.

5 Year Term.

Prem....	11.09	11.65	12.50	13.87	16.27	20.83	28.84	42.21
1912.....	2.59	2.74	2.98	3.36	4.07	5.40	7.68	11.46
1913.....	2.57	2.71	2.93	3.27	3.89	5.08	7.13	10.54
1914.....	2.55	2.68	2.87	3.19	3.74	4.80	6.65	9.73
1915.....	2.52	2.65	2.83	3.12	3.60	4.58	6.20	8.98
1916.....	2.51	2.62	2.79	3.05	3.48	4.29	5.78	8.30

Net Cost								
5 years.	41.39	43.48	46.62	51.74	60.89	77.71	107.51	157.31

10 Year Term.

Prem....	12.20	13.35	15.15	17.80	21.75	28.85	41.05	59.30
1907.....	2.74	2.98	3.86	4.07	5.40	7.68	11.46	17.63
Prem....	11.34	12.03	13.10	14.94	18.27	24.32	34.54	51.29
1908.....	2.71	2.93	3.27	3.90	5.09	7.15	10.54	16.05
1909.....	3.68	2.88	3.20	3.75	4.82	6.67	9.74	14.67
1910.....	2.65	2.83	3.13	3.62	4.56	6.24	9.01	13.47
1911.....	2.63	2.79	3.06	3.50	4.34	5.84	8.34	12.39
1912.....	2.60	2.76	3.00	3.39	4.12	5.48	7.75	11.42
1913.....	2.57	2.72	2.94	3.30	3.94	5.14	7.20	10.55
1914.....	2.55	2.68	2.88	3.21	3.77	4.85	6.70	9.75
1915.....	2.53	2.66	2.83	3.12	3.62	4.57	6.24	9.01
1916.....	2.52	2.62	2.77	3.06	3.48	4.31	5.80	8.32

Net Cost								
5 years.	42.61	45.38	49.58	56.97	70.52	94.84	135.70	202.13
10 years.	95.55	105.35	120.68	142.56	173.55	229.29	325.69	466.55

Dividends on Full Paid Up Life Policies According to Attained Ages During 1917 American 3½%.

Age	Age	Age	Age	Age	Age	Age	Age
25 4.95	30 5.19	35 5.49	40 5.88	45 6.38	50 7.05	55 8.01	
26 4.99	31 5.25	36 5.56	41 5.97	46 6.49	51 7.22	56 8.23	
27 5.04	32 5.30	37 5.63	42 6.06	47 6.61	52 7.40	57 8.46	
28 5.09	33 5.36	38 5.71	43 6.16	48 6.75	53 7.60	58 8.71	
29 5.14	34 5.43	39 5.79	44 6.26	49 6.90	54 7.79	59 8.96	

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PRUDENTIAL INSURANCE CO. OF AMERICA
NEWARK, N. J.

Reserve: Full Level Premiums Prior to 1901, Combined 4%;
1901 to July 31, 1907 (participating plans), American 3%;
since July 31, 1907 (non-participating plans), American 3½%.

Annual Dividends Payable in 1917 per \$1,000 of insurance.

80 50

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem....	19.63	22.83	26.49	31.57	38.46	47.70	60.03	76.74
1898.....	6.18	6.86	7.69	9.10	11.09	13.80	17.96	23.69
1899.....	5.96	6.62	7.42	8.78	10.70	13.31	17.31	22.83
1900.....	5.74	6.38	7.15	8.46	10.31	12.82	16.66	21.97
Prem....	21.27	24.13	27.83	32.68	39.16	47.99	60.11	76.91
1901.....	6.98	7.80	8.86	10.23	12.07	14.56	17.93	22.28
1902.....	6.77	7.58	8.58	9.91	11.68	14.08	17.33	21.53
1903.....	6.56	7.32	8.30	9.59	11.29	13.60	16.73	20.77
1904.....	6.34	7.08	8.02	9.28	10.90	13.12	16.13	20.00
1905.....	6.13	6.84	7.75	8.93	10.51	12.64	15.53	19.35
1906.....	5.92	6.59	7.47	8.69	10.12	12.16	14.93	18.71
1907.....	5.60	6.23	7.05	8.11	9.53	11.44	14.13	18.04
*Prem...	16.77	19.08	22.10	26.09	31.47	38.88	48.98	63.08
1908.....	1.66	1.85	2.04	2.21	2.27	2.32	2.51	2.72
1909.....	1.37	1.74	1.92	2.03	2.11	2.17	2.34	2.59
1910.....	1.48	1.64	1.79	1.89	1.98	2.06	2.19	2.37
1911.....	1.38	1.54	1.64	1.74	1.83	1.89	2.02	2.20
*Prem...	16.61	18.91	21.90	25.85	31.18	38.88	48.98	63.08
1912.....	1.16	1.30	1.44	1.55	1.66	1.77	1.89	2.06
1913.....	1.10	1.23	1.34	1.45	1.56	1.66	1.78	1.93
1914.....	1.04	1.15	1.26	1.37	1.47	1.56	1.67	1.80
1915.....	.98	1.09	1.19	1.29	1.38	1.47	1.58	1.69

* Issued as non-participating insurance.

20 Payment Life.

Prem....	26.95	30.12	34.01	38.92	45.38	53.82	64.95	80.16
1898.....	7.40	8.48	9.66	11.19	13.25	15.94	19.49	24.37
1899.....	7.35	8.40	9.59	11.12	13.16	15.83	19.36	24.21
1900.....	7.30	8.32	9.52	11.05	13.07	15.72	19.23	24.05
Prem....	30.66	33.50	36.95	41.25	46.78	54.17	64.32	78.72
1901.....	9.29	10.12	11.20	12.59	14.41	16.76	19.87	24.23
1902.....	9.04	9.82	10.90	12.29	14.08	16.36	19.42	23.73
1903.....	8.80	9.51	10.60	12.00	13.75	15.98	18.97	23.18
1904.....	8.55	9.25	10.35	11.72	13.43	15.60	18.52	22.63
1905.....	8.31	8.98	10.05	11.39	13.05	15.17	18.01	22.00
1906.....	8.06	8.71	9.72	10.97	12.58	14.63	17.37	21.22
1907.....	7.82	8.44	9.39	10.66	12.12	14.08	16.72	20.43
*Prem...	24.59	27.02	30.00	33.73	38.55	44.99	53.81	66.27
1908.....	1.93	2.14	2.32	2.46	2.61	2.78	2.99	3.25
1909.....	1.88	2.08	2.19	2.33	2.48	2.64	2.84	3.09

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PRUDENTIAL INSURANCE CO. OF AMERICA.
NEWARK, N. J.—(Continued).

20 Payment Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1910.....	1.73	1.92	2.09	2.21	2.35	2.50	2.68	2.94
1911.....	1.84	1.81	1.97	2.09	2.22	2.37	2.55	2.79
*Prem.	24.41	26.81	29.76	33.46	38.24	44.61	53.34	65.68
1912.....	1.40	1.53	1.66	1.75	1.84	1.92	2.01	2.13
1913.....	1.33	1.45	1.57	1.65	1.73	1.81	1.92	2.02
1914.....	1.25	1.37	1.49	1.57	1.65	1.72	1.80	1.91
1915.....	1.18	1.29	1.40	1.48	1.55	1.62	1.70	1.80

* Issued as non-participating insurance.

20 Year Endowment.

Prem.....	46.07	47.11	48.58	50.87	54.60	60.39	.....	.....
1898.....	14.44	15.33	16.06	17.03	19.40	23.04	.....	.....
1899.....	12.57	13.40	14.09	15.01	17.18	20.53	.....	.....
1900.....	11.70	12.47	13.12	13.99	15.96	19.02	.....	.....
Prem.....	49.15	49.99	51.22	53.13	56.22	61.30	.....	.....
1901.....	14.84	15.43	16.44	17.66	19.60	22.29	.....	.....
1902.....	14.15	14.73	15.72	16.94	18.88	21.56	.....	.....
1903.....	13.47	14.04	15.02	16.23	18.16	20.83	.....	.....
1904.....	12.80	13.36	14.34	15.54	17.44	20.07	.....	.....
1905.....	12.12	12.69	13.67	14.84	16.73	19.32	.....	.....
1906.....	11.48	12.03	13.01	14.19	16.06	18.61	.....	.....
1907.....	10.83	11.38	12.37	13.54	15.40	17.93	.....	.....
*Prem.....	43.13	42.63	43.42	44.73	47.01	50.94	.....	.....
1908.....	2.64	2.75	2.84	2.92	3.02	3.13	.....	.....
1909.....	2.51	2.62	2.70	2.78	2.88	2.99	.....	.....
1910.....	2.40	2.50	2.59	2.67	2.76	2.87	.....	.....
1911.....	2.30	2.39	2.47	2.55	2.64	2.74	.....	.....
*Prem.....	41.86	42.35	43.12	44.41	46.65	50.53	.....	.....
1912.....	1.95	2.03	2.09	2.15	2.21	2.28	.....	.....
1913.....	1.87	1.95	2.01	2.06	2.11	2.16	.....	.....
1914.....	1.79	1.86	1.92	1.97	2.02	2.07	.....	.....
1915.....	1.73	1.80	1.85	1.90	1.95	2.00	.....	.....

* Issued as non-participating insurance.

10 Year Term.

*Prem....	8.91	9.45	10.30	11.73	15.01	20.84	30.84	.....
+1911....	1.62	1.64	1.67	1.75	1.93	2.20	2.61	.....
1912.....	1.53	1.55	1.58	1.66	1.82	2.08	2.46	.....
1913.....	1.46	1.48	1.51	1.58	1.73	1.98	2.35	.....
1914.....	1.40	1.42	1.45	1.52	1.66	1.89	2.24	.....
1915.....	1.36	1.37	1.40	1.47	1.60	1.83	2.18	.....

* Issued as non-participating insurance.

† Policies issued July 17, 1911, to December 31, 1911, inclusive.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

PRUDENTIAL INSURANCE CO. OF AMERICA.
NEWARK, N. J.—(Continued).

Deferred Dividends Payable in 1917, and Annual Premiums
per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year		15 Year		20 Year	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	21.27	29.08	21.27	31.68	21.27	110.00
35....	27.83	38.05	27.83	41.46	27.83	148.00
45....	39.16	53.54	39.16	58.83	39.16	212.00
55....	60.11	82.18	60.11	89.54	60.11	338.00

Twenty Payment Life.

25....	30.66	36.76	30.66	43.44	30.66	127.00
35....	36.95	48.13	36.95	56.87	36.95	163.00
45....	46.78	65.61	46.78	77.53	46.78	231.00
55....	64.32	90.66	64.32	107.13	64.32	340.00

Twenty Year Endowment.

25....	49.15	52.09	49.15	61.30	49.15	196.00
35....	51.22	58.67	51.22	69.05	51.22	214.00
45....	56.22	72.13	56.22	84.89	56.22	260.00
55....	69.51	93.01	69.51	117.00	69.51	340.00

PURITAN LIFE INSURANCE CO., PROVIDENCE, R. I.

Deferred Dividends Paid in 1917, and Annual Premiums
per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year		10 Year	
	Pr.	Div.	Pr.	Div.
25.....	20.13	2.02	21.15	9.29
35.....	26.55	8.41	27.65	12.18
45.....	37.80	5.87	39.60	16.86
55.....	58.84	10.22	60.35	25.96

Twenty Payment Life.

25.....	29.80	6.67	30.05	12.28
35.....	36.29	8.13	36.60	15.09
45.....	46.64	10.31	47.10	19.57
55.....	65.18	14.83	65.80	27.77

Twenty Year Endowment.

25.....	48.18	5.69	50.00	22.11
35.....	50.12	6.46	51.90	22.95
45.....	54.98	8.06	56.70	24.99
55.....	68.25	11.57	70.00	36.58

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

REGISTER LIFE INSURANCE CO. OF IOWA, DAVENPORT, IA.

**Reserve: Prior to 1906 Actuaries 4%; since American 3%;
Full Preliminary Term.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

	Age at Issue								
Issue of:	25	30	35	40	45	50	55	60	
Prem....	20.30	22.75	25.93	30.14	35.91	43.81	54.48	69.12	
1897.....	5.31	6.34	7.69	9.42	11.09	14.61	18.18	22.56	
1898.....	5.20	6.16	7.49	9.17	11.41	14.33	17.95	22.46	
1899.....	5.10	5.99	7.27	8.93	11.11	14.03	17.70	22.30	
1900.....	5.03	5.82	7.06	8.68	10.81	13.70	17.42	22.09	
1901.....	4.96	5.65	6.84	8.43	10.51	13.87	17.10	21.86	
1902.....	4.90	5.51	6.64	8.18	10.20	13.01	16.76	21.58	
1903.....	4.84	5.38	6.43	7.93	9.91	12.65	16.39	21.26	
1904.....	4.78	5.28	6.24	7.68	9.61	12.28	16.00	20.90	
1905.....	4.73	5.20	6.05	7.43	9.33	11.91	15.57	20.51	
Prem....	19.86	22.59	26.17	30.85	37.08	45.49	57.06	73.11	
1906.....	5.69	6.28	7.12	8.49	10.36	13.14	17.05	22.56	
1907.....	5.55	6.07	6.84	8.01	9.84	12.48	16.27	21.69	
1908.....	5.40	5.88	6.57	7.68	9.32	11.83	15.49	20.79	
1909.....	5.27	5.69	6.32	7.26	8.82	11.19	14.71	19.86	
1910.....	5.14	5.52	6.07	6.92	8.33	10.56	13.92	18.92	
1911.....	5.02	5.35	5.84	6.59	7.86	9.93	13.13	17.96	
1912.....	4.91	5.19	5.62	6.28	7.40	9.32	12.34	16.99	
1913.....	4.80	5.04	5.41	5.99	6.97	8.72	11.56	16.01	
1914.....	4.70	4.90	5.20	5.71	6.56	8.14	10.79	15.04	
1915.....	4.61	4.76	5.02	5.44	6.18	7.58	10.04	14.06	
1916.....	4.56	4.67	4.85	5.00	5.59	6.76	8.92	12.55	

Net Cost (not deducting cash value) end of

5 years.	76.94	89.20	105.04	125.14	151.13	184.63	228.60	286.51
10 years.	149.73	178.29	208.43	241.75	290.74	352.26	434.09	544.67

Guaranteed cash value end of

5 years.	37.00	45.00	56.00	68.00	84.00	101.00	120.00	140.00
10 years.	110.00	140.00	184.00	241.00	306.00	382.00	469.00	569.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	26.11	28.66	31.78	35.69	40.81	47.41	56.19	68.61
1897.....	6.53	7.36	8.36	9.50	10.76	12.32	15.87	20.71
1898.....	6.32	7.13	8.14	9.33	10.73	12.74	15.84	20.56
1899.....	6.14	6.90	7.92	9.14	10.62	12.66	15.73	20.30
1900.....	5.98	6.67	7.68	8.93	10.47	12.47	15.56	20.24
1901.....	5.83	6.45	7.44	8.71	10.23	12.40	15.46	20.10
1902.....	5.69	6.24	7.21	8.47	10.08	12.27	15.23	20.07
1903.....	5.55	6.05	6.98	8.23	9.86	12.08	15.18	19.83
1904.....	5.42	5.89	6.74	7.98	9.62	11.86	15.04	19.45
1905.....	5.29	5.74	6.51	7.72	9.37	11.60	14.83	19.37

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

REGISTER LIFE INSURANCE CO. OF IOWA; DAVENPORT, IA.—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	30.08	32.78	36.03	40.05	45.19	52.02	61.85	74.71
1906.....	7.54	8.32	8.88	10.00	11.65	13.97	17.37	22.28
1907.....	7.17	7.68	8.88	9.48	10.98	12.26	16.57	21.51
1908.....	6.89	7.28	7.92	8.86	10.34	12.54	15.80	20.70
1909.....	6.47	6.89	7.47	8.33	9.71	11.82	15.01	19.83
1910.....	6.15	6.52	7.05	7.82	9.09	11.10	14.19	18.92
1911.....	5.84	6.17	6.64	7.32	8.48	10.39	13.37	17.99
1912.....	5.55	5.88	6.24	6.86	7.89	9.69	12.54	17.02
1913.....	5.27	5.51	5.86	6.41	7.33	8.99	11.72	16.05
1914.....	5.00	5.20	5.50	5.98	6.80	8.32	10.90	15.06
1915.....	4.75	4.90	5.16	5.57	6.29	7.68	10.08	14.07
1916.....	4.36	4.47	4.65	5.00	5.59	6.76	8.92	12.55

Net Cost (not deducting cash value) end of

5 years.	125.09	136.72	150.64	168.57	190.20	217.05	250.41	294.81
10 years.	243.70	266.53	296.78	327.22	368.03	417.59	480.71	565.12

Guaranteed cash value end of

5 years.	80.00	89.00	98.00	110.00	122.00	134.00	146.00	158.00
10 years.	198.00	218.00	237.00	268.00	289.00	319.00	341.00	358.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	43.85	44.42	45.31	46.89	49.42	53.57	60.00	.....
1897.....	9.62	9.62	9.62	9.62	10.19	12.05	15.19	.....
1898.....	9.19	9.26	9.38	9.56	10.14	12.00	15.13	.....
1899.....	8.78	8.91	9.13	9.46	10.10	11.98	15.05	.....
1900.....	8.39	8.55	8.85	9.32	10.03	11.89	14.98	.....
1901.....	8.02	8.20	8.57	9.14	10.00	11.82	14.85	.....
1902.....	7.67	7.86	8.28	8.93	9.92	11.65	14.66	.....
1903.....	7.34	7.53	7.98	8.70	9.79	11.50	14.44	.....
1904.....	7.03	7.22	7.67	8.45	9.62	11.43	14.27	.....
1905.....	6.73	6.93	7.37	8.18	9.41	11.29	14.23	.....
Prem....	47.43	47.84	48.52	49.79	51.91	55.76	62.33	73.14
1906.....	10.82	10.97	11.25	11.83	12.87	14.63	17.50	22.12
1907.....	10.06	10.21	10.49	11.04	12.09	13.87	16.76	21.49
1908.....	9.82	9.97	9.75	10.28	11.32	13.09	15.99	20.66
1909.....	8.62	8.77	9.04	9.55	10.56	12.31	15.19	19.82
1910.....	7.94	8.09	8.36	8.85	9.81	11.58	14.87	18.94
1911.....	7.30	7.45	7.71	8.17	9.08	10.75	13.52	18.01
1912.....	6.69	6.83	7.08	7.52	8.37	9.97	12.68	17.05
1913.....	6.11	6.24	6.48	6.90	7.69	9.21	11.82	16.07
1914.....	5.55	5.68	5.90	6.30	7.03	8.47	10.97	15.09
1915.....	5.02	5.14	5.36	5.73	6.41	7.73	10.12	14.08
1916.....	4.36	4.47	4.65	5.00	5.59	6.76	8.92	12.55

Net Cost (not deducting cash value) end of

5 years.	207.05	208.72	211.47	216.51	224.54	236.18	255.66	288.36
10 years.	402.26	404.85	409.24	417.51	431.73	452.42	487.62	550.67

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

REGISTER LIFE INSURANCE CO. OF IOWA
DAVENPORT, IA. (Continued)

20 Year Endowment.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Guaranteed cash value end of							
5 years.	156.00	156.00	156.00	157.00	158.00	160.00	163.00
10 years.	386.00	386.00	386.00	386.00	386.00	386.00	385.00

The above values are on policies issued in 1912 and 1907.

10 Year Term.

Prem....	10.58	11.23	12.24	13.95	17.09	22.75	32.32	47.33
1907.....	3.04	3.30	3.73	4.51	5.99	8.51	12.69	19.54
1908.....	3.01	3.25	3.64	4.34	5.68	7.97	11.77	17.94
1909.....	2.98	3.20	3.56	4.18	5.39	7.48	10.93	15.90
1910.....	2.95	3.15	3.48	4.04	5.12	6.59	10.16	15.21
1911.....	2.92	3.11	3.41	3.91	4.87	6.21	9.44	14.04
1912.....	2.89	3.06	3.34	3.80	4.64	5.91	8.78	12.96
1913.....	2.86	3.02	3.28	3.68	4.42	5.81	8.15	11.97
1914.....	2.84	2.98	3.21	3.58	4.23	5.45	7.57	11.03
1915.....	2.81	2.94	3.15	3.48	4.05	5.12	7.01	10.15
1916.....	2.78	2.91	3.09	3.39	3.88	4.81	6.49	9.31
Net Cost								
5 years.	40.71	43.30	47.37	54.24	67.04	89.85	128.33	191.07
10 years.	69.72	74.28	81.55	93.95	117.39	159.07	228.59	341.44

Dividends on Full Paid Up Life Policies According to Attained Ages During 1917 American 3%.

Age	Age	Age	Age	Age	Age	Age	Age
25 7.00	30 7.58	35 8.24	40 9.02	45 9.90	50 10.88	55 11.96	
26 7.12	31 7.70	36 8.38	41 9.18	46 10.08	51 11.10	56 12.18	
27 7.22	32 7.84	37 8.54	42 9.34	47 10.28	52 11.30	57 12.42	
28 7.34	33 7.96	38 8.70	43 9.52	48 10.48	53 11.52	58 12.64	
29 7.46	34 8.10	39 8.84	44 9.70	49 10.68	54 11.74	59 12.86	

RELIANCE LIFE INSURANCE CO., PITTSBURGH, PA.

Reserve: Prior to April 19, 1909, American 3%, Net Level Premium, since American 3½%; Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem....	20.63	23.42	27.05	31.83	38.30	47.15	59.34
1913.....	2.27	2.59	2.99	3.50	4.19	5.09	6.30
1914.....	2.19	2.49	2.86	3.34	3.99	4.85	6.01
1915.....	2.11	2.39	2.73	3.19	3.79	4.61	5.73
1916.....	1.91	2.15	2.46	2.86	3.40	4.12	5.12

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

RELIANCE LIFE INSURANCE CO., PITTSBURGH, PA.—

(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	29.74	32.68	36.21	40.70	46.54	54.33	65.02	79.61
1913.....	2.92	3.23	3.62	4.09	4.72	5.55	6.66	8.20
1914.....	2.75	3.08	3.39	3.83	4.44	5.23	6.31	7.82
1915.....	2.58	2.84	3.18	3.59	4.16	4.92	5.97	7.44
1916.....	2.28	2.51	2.80	3.17	3.67	4.35	5.30	6.63

20 Year Endowment.

Prem....	49.18	49.96	51.12	52.96	55.99	61.04	69.27	.....
1913.....	5.09	5.20	5.33	5.55	5.89	6.40	7.22	.....
1914.....	4.73	4.83	4.96	5.18	5.51	6.02	6.83	.....
1915.....	4.37	4.48	4.62	4.82	5.15	5.65	6.45	.....
1916.....	3.59	3.70	3.85	4.07	4.39	4.88	5.65	.....

Deferred Dividends Payable in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Age at Issue.	5 Year							
	Whole Life		20 Pay. Life		20 Year End.			
	1st Period.		1st Period.		1st Period.			
25.....	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
35.....	20.63	9.19	29.80	13.14	49.18	20.24	51.12	21.33
45.....	27.05	12.12	36.29	15.91	55.99	23.47	60.72	28.92
55.....	38.30	16.80	46.64	20.28	69.27	28.92		

Age at Issue.	10 Year							
	Whole Life		20 Year		End.			
	1st Period.		1st Period.		1st Period.			
25.....	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
35.....	21.49	30.80	50.53	74.55	52.47	78.87	57.32	87.83
45.....	28.11	42.44	59.55	81.46	60.72	83.21	70.51	107.17
55.....	39.55	61.46	60.72	83.21	70.51	107.17		

ROYAL UNION MUTUAL LIFE INSURANCE CO., DES MOINES, IA.

Reserve: Prior to 1895 Actuaries 4%; Net Level Premium. From 1895 to December 31, 1908, Actuaries 4% and American 3½%; Full Preliminary Term; since American 3½% Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	20.50	23.30	27.10	32.20	39.10	48.50	61.60	79.90
1897.....	5.31	6.35	7.73	9.53	12.08	15.46	19.88	25.67
1898.....	5.19	6.15	7.51	9.30	11.73	15.04	19.40	25.16

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**ROYAL UNION MUTUAL LIFE INSURANCE CO.,
DES MOINES, IA.—(Continued).**

Ordinary Life.

Issue of	25	30	35	40	45	50	55	60
1899.....	5.10	6.01	7.20	9.08	11.39	14.32	18.92	24.61
1900.....	5.00	5.83	7.09	8.78	11.05	14.20	18.44	24.08
1901.....	4.92	5.70	6.89	8.53	10.72	13.79	17.96	23.54
1902.....	4.85	5.56	6.69	8.29	10.40	13.38	17.48	22.99
1903.....	4.77	5.44	6.51	8.05	10.12	12.99	17.00	22.44
1904.....	4.69	5.33	6.34	7.82	9.82	12.61	16.52	21.88
1905.....	4.61	5.23	6.17	7.59	9.54	12.23	16.05	21.33
1906.....	4.54	5.14	6.01	7.38	9.26	11.87	15.59	20.77
Prem.....	21.30	24.10	27.80	32.70	39.30	48.30	60.80	78.10
1907.....	4.88	5.49	6.32	7.52	9.28	11.86	15.52	20.87
1908.....	4.77	5.36	6.13	7.26	8.94	11.42	14.95	20.13
1909.....	4.69	5.23	5.95	6.99	8.60	10.90	14.37	19.38
1910.....	4.59	5.10	5.80	6.79	8.29	10.48	13.80	18.61
1911.....	4.49	4.97	5.65	6.59	7.99	10.07	13.25	17.31
1912.....	4.40	4.88	5.55	6.39	7.70	9.67	12.72	17.25
1913.....	4.31	4.75	5.36	6.19	7.42	9.28	12.20	16.56
1914.....	4.23	4.65	5.22	6.00	7.16	8.91	11.70	15.89
1915.....	4.15	4.54	5.08	5.83	6.92	8.74	11.22	15.23

Net Cost (not deducting cash value) end of
5 years. 89.41 161.70 117.84 138.09 167.30 204.90 254.16 325.57

Guaranteed cash value end of
5 years. 80.00 38.00 48.00 61.00 76.00 94.00 113.00 133.00

The above values are on policies issued in 1912.

20 Payment Life.

Prem.....	28.10	31.10	35.00	39.80	46.20	54.80	66.60	83.20
1897.....	6.66	7.53	8.62	9.91	11.54	13.77	17.00	21.60
1898.....	6.53	7.38	8.47	9.79	11.49	13.72	16.95	21.04
1899.....	6.41	7.22	8.32	9.66	11.41	13.67	16.90	21.59
1900.....	6.30	7.06	8.15	9.50	11.27	13.64	16.85	21.54
1901.....	6.20	6.92	7.98	9.34	11.12	13.53	16.80	21.49
1902.....	6.08	6.77	7.81	9.15	10.96	13.27	16.73	21.44
1903.....	5.99	6.64	7.64	8.96	10.73	13.17	16.58	21.35
1904.....	5.89	6.51	7.47	8.77	10.52	12.93	16.34	21.15
1905.....	5.78	6.39	7.29	8.56	10.30	12.68	16.06	20.87
1906.....	5.69	6.28	7.12	8.37	10.09	12.41	15.75	20.59
Prem.....	30.20	33.10	36.80	41.40	47.40	55.20	66.20	81.70
1907.....	6.65	7.27	8.07	9.18	10.74	13.04	16.26	20.60
1908.....	6.46	7.04	7.82	8.85	10.35	12.58	15.70	20.45
1909.....	6.26	6.83	7.56	8.52	9.91	12.06	15.16	19.76
1910.....	6.09	6.63	7.31	8.25	9.61	11.61	14.61	19.07
1911.....	5.92	6.42	7.08	7.98	9.25	11.17	14.06	18.39
1912.....	5.75	6.23	6.87	7.71	8.90	10.74	13.51	17.70
1913.....	5.58	6.05	6.65	7.45	8.57	10.32	12.97	17.03
1914.....	5.43	5.87	6.43	7.19	8.25	9.91	12.45	16.36
1915.....	5.28	5.70	6.23	6.96	7.95	9.51	11.94	15.69

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

ROYAL UNION MUTUAL LIFE INSURANCE CO.
DES MOINES, IA.—(Continued).

20 Payment Life.									
Issue of	Age at Issue								
	25	30	35	40	45	50	55	60	
Net Cost (not deducting cash value) end of									
5 years.	123.96	141.65	157.82	176.69	203.33	236.02	280.13	341.72	
Guaranteed cash value end of									
5 years.	66.00	75.00	85.00	96.00	110.00	123.00	136.00	.....	

The above values are on policies issued in 1912.

20 Year Endowment.									
Prem.....	48.70	49.60	50.90	53.00	56.40	62.00	71.10	85.50	
1897.....	10.07	10.15	10.35	10.82	11.84	13.66	16.45	21.05	
1898.....	9.91	10.06	10.30	10.77	11.79	13.61	16.40	21.00	
1899.....	9.75	9.93	10.22	10.72	11.74	13.56	16.35	20.95	
1900.....	9.57	9.79	10.13	10.67	11.69	13.51	16.30	20.90	
1901.....	9.40	9.63	10.02	10.64	11.64	13.46	16.25	20.85	
1902.....	9.24	9.47	9.88	10.55	11.62	13.41	16.20	20.80	
1903.....	9.07	9.30	9.73	10.43	11.55	13.36	16.15	20.75	
1904.....	8.91	9.13	9.56	10.28	11.44	13.29	16.10	20.70	
1905.....	8.75	8.98	9.39	10.13	11.31	13.15	16.07	20.60	
1906.....	8.58	8.82	9.22	9.95	11.14	12.98	15.89	20.30	
Prem.....	50.10	50.90	52.10	53.90	57.00	62.10	70.40	83.80	
1907.....	10.54	10.71	10.98	11.47	12.42	14.03	16.80	21.23	
1908.....	10.17	10.33	10.59	11.06	11.99	13.58	16.28	20.62	
1909.....	9.82	9.98	10.21	10.68	11.52	13.13	15.75	20.63	
1910.....	9.39	9.54	9.80	10.26	11.11	12.63	15.16	19.32	
1911.....	9.05	9.19	9.44	9.89	10.70	12.15	14.60	18.65	
1912.....	8.70	8.84	9.09	9.52	10.29	11.60	14.07	17.96	
1913.....	8.38	8.51	8.75	9.17	9.89	11.23	13.51	17.28	
1914.....	8.07	8.20	8.43	8.83	9.51	10.79	12.97	16.63	
1916.....	7.76	7.90	8.12	8.51	9.14	10.35	12.45	15.96	
Net Cost (not deducting cash value) end of									
5 years.	217.59	221.05	226.11	233.47	246.17	276.44	299.00	351.17	
Guaranteed cash value end of									
5 years.	144.00	144.00	144.00	145.00	147.00	149.00	.....	.....	

The above values are on policies issued in 1912.

Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 Actuaries' 4%.

Age	Age	Age	Age	Age	Age	Age	Age
25 4.15	30 4.59	35 5.12	40 5.72	45 6.44	50 7.23	55 8.08	
26 4.23	31 4.70	36 5.22	41 5.85	46 6.58	51 7.40	56 8.26	
27 4.32	32 4.78	37 5.34	42 5.98	47 6.74	52 7.56	57 8.45	
28 4.41	33 4.89	38 5.46	43 6.14	48 6.90	53 7.74	58 8.62	
29 4.50	34 5.00	39 5.58	44 6.29	49 7.06	54 7.92	59 8.81	

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

ROYAL UNION MUTUAL LIFE INSURANCE CO.,
DES MOINES, IA.—(Continued).

Deferred Dividends Payable in 1917, and Annual Premiums
per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year					
	1st Period		2d Period		3d Period	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	21.30	19.26	20.50	18.09	20.50	23.81
35.....	27.80	23.81	27.10	23.57	27.10	33.19
45.....	39.30	32.79	39.10	36.11	39.10	51.33
55.....	60.80	53.80	61.60	60.66	61.60	83.60

Twenty Payment Life.

25.....	30.20	24.24	28.10	22.65	28.10	32.76
35.....	36.80	29.00	35.00	28.14	35.00	41.96
45.....	47.40	36.00	46.20	40.01	46.20	57.87
55.....	66.20	56.71	66.60	62.36	66.60	84.96

Twenty Year Endowment.

25.....	50.10	36.86	....	....	....	....
35.....	52.10	38.32	....	....	....	....
45.....	57.00	43.35	....	....	....	....
55.....	70.40	59.43	....	....	....	....

Whole Life.

Age at Issue	10 Year		15 Year		20 Year	
	1st Period		2d Period		3d Period	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	20.50	68.00	20.50	113.00	20.50	196.00
35.....	27.10	87.00	27.10	153.00	27.10	272.00
45.....	39.10	125.00	39.10	241.00	39.10	440.00
55.....	61.60	221.00	61.60	480.00	61.60	871.00

Twenty Payment Life.

25.....	28.10	75.00	28.10	124.00	28.10	221.00
35.....	35.00	94.00	35.00	163.00	35.00	296.00
45.....	46.20	132.00	46.20	250.00	46.20	460.00
55.....	62.36	206.00	62.36	462.00	62.36	842.00

Twenty Year Endowment.

25.....	48.70	87.00	48.70	153.00	48.70	288.00
35.....	50.90	103.00	50.90	184.00	50.90	344.00
45.....	56.40	136.00	56.40	261.00	56.40	483.00
55.....	71.10	204.00	71.10	393.00	71.10	813.00

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

ASCANDIA LIFE INSURANCE CO., CHICAGO, ILL.

Reserves: Prior to 1908, Actuaries 4%; since American 3½%;
 Modified Preliminary Term Plan.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.29	25.99	26.73	31.51	37.98	46.81	58.91	75.71
1905.....	4.07	4.61	5.37	6.50	8.16	10.51	13.85	18.59
1906.....	3.90	4.39	5.07	6.10	7.64	9.86	13.04	17.62
1907.....	3.73	4.18	4.79	5.72	7.14	9.22	12.23	16.63
1908.....	3.57	3.98	4.53	5.35	6.65	8.60	11.44	15.65
1909.....	3.42	3.77	4.28	5.01	6.19	7.99	10.66	14.67
1910.....	3.27	3.59	4.03	4.69	5.74	7.40	9.91	13.70
1911.....	3.13	3.40	3.80	4.37	5.29	6.82	9.18	12.74
1912.....	2.99	3.23	3.57	4.08	4.90	6.27	8.43	11.80
1913.....	2.86	3.06	3.35	3.79	4.50	5.73	7.72	10.87
1914.....	2.73	2.90	3.15	3.52	4.12	5.21	7.04	9.96
1915.....	2.60	2.74	2.94	3.26	3.78	4.72	6.36	9.08

20 Payment Life.

Prem.....	29.77	32.54	35.92	40.16	45.63	52.94	63.16	77.62
1905.....	5.45	5.98	6.68	7.68	9.11	11.10	13.96	18.21
1906.....	5.12	5.61	6.25	7.17	8.52	10.43	13.22	17.38
1907.....	4.82	5.25	5.84	6.68	7.94	9.76	12.45	16.51
1908.....	4.52	4.91	5.44	6.20	7.37	9.09	11.68	15.60
1909.....	4.23	4.57	5.06	5.74	6.82	8.44	10.91	14.67
1910.....	3.94	4.26	4.69	5.31	6.28	7.79	10.13	13.73
1911.....	3.68	3.96	4.34	4.88	5.75	7.16	9.36	12.79
1912.....	3.42	3.66	3.99	4.47	5.25	6.54	8.60	12.04
1913.....	3.17	3.37	3.67	4.08	4.76	5.94	7.96	10.92
1914.....	2.93	3.10	3.35	3.72	4.30	5.35	7.12	10.01
1915.....	2.70	2.84	3.04	3.35	3.86	4.78	6.40	9.10

20 Year Endowment.

Prem.....	48.24	49.07	50.17	52.08	54.96	59.98	68.04	81.14
1905.....	8.64	8.77	9.00	9.45	10.28	11.69	14.05	17.97
1906.....	7.99	8.12	8.34	8.78	9.60	11.00	13.36	17.24
1907.....	7.37	7.49	7.71	8.13	8.93	10.31	12.62	16.43
1908.....	6.76	6.88	7.10	7.50	8.26	9.61	11.86	15.57
1909.....	6.18	6.31	6.50	6.88	7.62	8.91	11.10	14.67
1910.....	5.62	5.74	5.94	6.28	6.97	8.21	10.31	13.76
1911.....	5.09	5.20	5.38	5.71	6.35	7.52	9.53	12.83
1912.....	4.57	4.68	4.85	5.16	5.74	6.84	8.74	11.88
1913.....	4.07	4.17	4.34	4.63	5.15	6.18	7.97	10.96
1914.....	3.59	3.69	3.85	4.11	4.59	5.54	7.21	10.04
1915.....	3.13	3.22	3.37	3.62	4.05	4.91	6.47	9.13

5 Year Term.

Prem.....	10.97	11.72	12.80	14.42	17.03	21.62	29.28	41.69
1912.....	1.73	1.83	1.99	2.25	2.72	3.61	5.12	7.64
1913.....	1.71	1.81	1.95	2.18	2.61	3.41	4.78	7.08
1914.....	1.70	1.79	1.92	2.14	2.51	3.22	4.47	6.55
1915.....	1.69	1.77	1.89	2.08	2.41	3.03	4.17	6.05

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

SCRANTON LIFE INSURANCE CO., SCRANTON, PA.

Reserve: American 3 1/4 %; Full Preliminary Term in most States; Modified Preliminary Term in others.
 Annual Dividends: (*After the FIFTH Year) Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	25	30	35	40	45	50	55	60
Prem....	21.35	24.32	27.93	32.80	39.31	48.17	60.34	77.29
1908.....	4.52	5.00	5.59	6.32	7.23	8.39	9.97	12.65
Prem....	20.98	23.68	27.30	31.86	38.51	47.09	58.34	74.64
1909.....	3.98	4.27	4.73	5.11	5.10	6.91	7.46	9.12
1910.....	3.81	4.08	4.50	4.84	5.77	6.51	6.95	8.45
1911.....	3.64	3.89	4.27	4.57	5.44	6.11	6.44	7.82

*20 Payment Life.

Prem....	31.33	34.24	37.80	42.24	47.95	55.59	66.10	82.91
1908.....	5.59	5.95	6.39	6.94	7.63	8.61	10.01	12.61
Prem....	30.70	33.53	37.01	41.39	47.06	54.83	65.00	79.79
1909.....	4.70	4.95	5.28	5.73	6.33	7.17	8.34	10.03
1910.....	4.44	4.68	4.96	5.37	5.92	6.69	7.77	9.32
1911.....	4.18	4.37	4.64	5.07	5.51	6.21	7.20	8.61

*20 Year Endowment.

Prem....	49.36	50.20	51.43	53.34	56.44	61.54	69.78	.....
1908.....	5.67	6.11	6.66	7.40	8.38	9.72	11.58	.....
1909.....	5.39	5.82	6.37	6.85	7.69	9.09	10.53	.....
1910.....	5.11	5.53	6.08	6.30	7.00	8.46	9.48	.....
1911.....	4.83	5.24	5.79	5.75	6.31	7.83	8.43	.....

10 Year Term.

Prem....	12.24	13.11	14.48	16.78	21.00	26.62	41.51	.....
1908.....	3.33	3.66	4.18	5.04	6.64	9.51	.....	.....
Prem....	13.56	14.84	16.58	19.17	23.48	30.89	43.07	.....
1909.....	4.32	5.04	5.90	7.00	8.59	11.07	.....	.....
1910.....	3.99	4.69	5.52	6.57	8.06	10.36	.....	.....
Prem....	12.06	12.81	13.98	15.94	19.53	26.07	.....	.....
1911.....	2.16	2.31	2.54	2.90	3.33	4.23	.....	.....
1912.....	1.83	1.96	2.16	2.48	3.05	4.12	.....	.....
1913.....	1.50	1.61	1.78	2.05	2.52	4.41	.....	.....
1914.....	1.17	1.26	1.40	1.62	2.01	2.70	.....	.....
1915.....	.84	.91	1.02	1.19	1.46	1.99	.....	.....
1916.....	.49	.54	.61	.70	.89	1.28	.....	.....

SECURITY MUTUAL LIFE INSURANCE CO., BINGHAMTON, N. Y.

Reserve: Since January 1, 1907, American 3% Full Level Premium.

Annual Dividends Payable in 1917 per \$1,000 of insurance.

Ordinary Life — General Class.

Issue of	25	30	35	40	45	50	55	60
Prem....	21.34	24.23	27.91	32.81	39.30	48.23	60.42	77.39
1907.....	3.40	3.86	4.45	5.31	6.49	8.17	10.47	13.70
1908.....	3.24	3.67	4.21	4.99	6.09	7.68	9.86	12.97

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

SECURITY MUTUAL LIFE INSURANCE CO., BINGHAMTON, N. Y.—(Continued).

Ordinary Life—General Class.

Issue of	25	30	35	40	45	50	55	60
1909.....	3.09	3.48	3.98	4.68	5.70	7.19	9.27	12.23
1910.....	2.94	3.30	3.75	4.39	5.33	6.71	8.68	11.51
Prem.....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1911.....	2.68	2.98	3.38	3.93	4.75	5.97	7.74	10.34
1912.....	2.54	2.81	3.17	3.65	4.39	5.51	7.16	9.62
1913.....	2.41	2.65	2.96	3.40	4.05	5.06	6.60	8.91
1914.....	2.29	2.49	2.77	3.14	3.71	4.63	6.04	8.21
1915.....	2.16	2.33	2.57	2.90	3.39	4.27	5.50	7.51
1916.....	2.04	2.18	2.39	2.68	3.07	3.80	4.97	6.83

Net Cost (not deducting cash value) end of								
5 years.	189.26	201.29	217.39	238.33	264.29	304.04	354.38	423.07
10 years.	186.61	212.65	244.87	289.03	346.03	422.87	527.91	672.97

Guaranteed cash value end of								
5 years.	36.00	46.00	58.00	74.00	92.00	113.00	136.00	160.00
10 years.	94.00	115.00	147.00	172.00	208.00	246.00	286.00	325.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life—General Class.

Prem.....	31.58	34.51	38.04	42.49	48.17	55.82	66.29	81.22
1907.....	4.87	5.32	5.88	6.63	7.66	9.07	11.03	13.90
1908.....	4.56	4.97	5.49	6.18	7.14	8.49	10.39	13.08
1909.....	4.25	4.63	5.11	5.75	6.64	7.93	9.75	12.45
1910.....	3.96	4.31	4.75	5.33	6.15	7.37	9.03	11.73
Prem.....	30.12	32.87	36.39	40.89	46.73	52.87	62.68	76.60
1911.....	3.53	3.83	4.21	4.70	5.44	6.52	8.13	10.54
1912.....	3.26	3.53	3.87	4.32	4.98	5.98	7.49	9.60
1913.....	3.00	3.24	3.54	3.93	4.53	5.46	6.88	9.06
1914.....	2.74	2.96	3.21	3.57	4.11	4.95	6.27	8.34
1915.....	2.50	2.67	2.91	3.22	3.68	4.44	5.67	7.61
1916.....	2.26	2.41	2.60	2.87	3.28	3.96	5.08	6.90

Net Cost (not deducting cash value) end of								
5 years.	136.84	149.54	164.97	183.99	208.07	239.56	282.01	341.29
10 years.	280.87	307.23	338.83	378.40	428.09	494.03	583.18	708.69

Guaranteed cash value end of								
5 years.	85.00	96.00	108.00	121.00	136.00	151.00	168.00	180.00
10 years.	204.00	226.00	251.00	278.00	307.00	338.00	377.00	377.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment—General Class.

Prem.....	49.52	50.28	51.42	53.22	56.17	61.10	69.10	82.55
1907.....	7.47	7.59	7.79	8.12	8.78	9.71	11.30	13.94
1908.....	6.88	7.00	7.20	7.52	8.16	9.07	10.64	13.24
1909.....	6.30	6.42	6.62	6.93	7.50	8.44	9.98	12.52
1910.....	5.75	5.87	6.06	6.36	6.90	7.82	9.32	11.78

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**SECURITY MUTUAL LIFE INSURANCE CO.,
BINGHAMTON, N. Y.—(Continued).**

20 Year Endowment — General Class.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	48.15	48.83	49.85	51.48	54.22	58.81	66.36	78.60
1911.....	5.08	5.19	5.36	5.64	6.12	6.98	8.37	10.00
1912.....	4.57	4.68	4.84	5.10	5.56	6.37	7.71	9.00
1913.....	4.06	4.18	4.33	4.57	5.00	5.80	7.05	8.20
1914.....	3.58	3.69	3.85	4.08	4.47	5.20	6.42	7.60
1915.....	3.12	3.22	3.37	3.60	3.96	4.64	5.78	6.90
1916.....	2.67	2.78	2.91	3.13	3.47	4.08	5.15	6.20

Net Cost (not deducting cash value) end of

5 years.	222.75	225.60	229.95	236.92	248.64	267.96	299.69	339.50
10 years.	445.72	452.18	461.87	477.15	501.89	542.89	609.28	721.50

Guaranteed cash value end of

5 years.	175.00	175.00	176.00	177.00	179.00	181.00	185.00	190.00
10 years.	403.00	403.00	402.00	403.00	404.00	404.00	403.00	403.00

The above values are on policies issued in 1912 and 1907.

5 Year Term.

Prem....	11.53	12.11	13.00	14.43	16.92	21.67	30.60	43.91
1912.....	.83	.88	.96	1.08	1.31	1.74	2.47	3.60
1913.....	.83	.87	.94	1.06	1.26	1.66	2.34	3.46
1914.....	.82	.86	.93	1.03	1.22	1.58	2.19	3.22
1915.....	.81	.85	.92	1.01	1.18	1.49	2.04	2.97
1916.....	.81	.84	.89	.99	1.13	1.40	1.89	2.72

Net cost

5 years..	53.55	56.25	60.36	66.98	78.50	100.45	139.07	203.40
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10 Year Term.

Prem....	11.79	12.51	13.63	15.54	19.01	25.32	35.98	53.39
1907.....	.88	.96	1.08	1.31	1.74	2.47	3.69	5.60
1908.....	.88	.95	1.07	1.28	1.68	2.37	3.51	5.26
1909.....	.87	.94	1.05	1.25	1.62	2.27	3.32	5.04
1910.....	.86	.93	1.03	1.21	1.55	2.15	3.13	4.73
1911.....	.85	.91	1.01	1.17	1.49	2.03	2.94	4.41
1912.....	.85	.90	.99	1.14	1.41	1.91	2.75	4.09
1913.....	.84	.89	.97	1.10	1.34	1.79	2.55	3.77
1914.....	.83	.88	.95	1.07	1.28	1.68	2.34	3.45
1915.....	.82	.86	.93	1.03	1.21	1.55	2.15	3.13
1916.....	.81	.85	.90	1.00	1.14	1.43	1.94	2.80

Net cost

5 years.	54.80	58.17	63.41	72.36	88.67	113.34	162.17	249.71
10 years.	109.41	116.03	126.32	143.84	175.64	233.55	331.46	491.44

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3%.**

Age	Age	Age	Age	Age	Age	Age	Age
25 3.56	30 3.86	35 4.20	40 4.59	45 5.05	50 5.55	55 6.10	
26 3.62	31 3.92	36 4.27	41 4.68	46 5.14	51 5.66	56 6.21	
27 3.67	32 3.99	37 4.35	42 4.77	47 5.24	52 5.77	57 6.33	
28 3.73	33 4.06	38 4.43	43 4.86	48 5.34	53 5.88	58 6.44	
29 3.79	34 4.13	39 4.51	44 4.95	49 5.45	54 5.99	59 6.55	

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**SECURITY MUTUAL LIFE INSURANCE CO.,
BINGHAMTON, N. Y.—(Continued).**

Ordinary Life — Total Abstinence Class.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.34	24.23	27.91	32.81	39.30	48.23	60.42	77.89
1907.....	3.80	4.28	4.91	5.84	7.15	9.06	11.72	15.52
1908.....	3.64	4.09	4.66	5.51	6.73	8.53	11.06	14.72
1909.....	3.49	3.90	4.43	5.19	6.32	8.01	10.42	13.90
1910.....	3.34	3.72	4.20	4.90	5.95	7.53	9.83	13.18
Prem....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1911.....	3.08	3.40	3.83	4.43	5.35	6.76	8.84	11.94
1912.....	2.94	3.23	3.62	4.15	4.98	6.27	8.22	11.15
1913.....	2.81	3.07	3.41	3.89	4.62	5.80	7.61	10.38
1914.....	2.69	2.91	3.21	3.63	4.27	5.34	7.01	9.61
1915.....	2.56	2.75	3.01	3.38	3.95	4.90	6.44	8.86
1916.....	2.44	2.60	2.83	3.16	3.62	4.47	5.87	8.12

Net Cost (not deducting cash value) end of								
5 years.	87.26	99.69	115.67	136.49	163.96	200.47	249.50	316.03
10 years.	182.61	208.35	240.99	284.02	340.06	415.63	517.13	656.52

Guaranteed cash value end of								
5 years.	36.00	46.00	58.00	74.00	92.00	113.00	136.00	160.00
10 years.	94.00	115.00	141.00	172.00	208.00	246.00	286.00	325.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life — Total Abstinence Class.

Prem....	31.58	34.51	38.04	42.49	48.17	55.82	66.29	81.22
1907.....	5.22	5.69	6.28	7.10	8.26	9.89	12.21	15.65
1908.....	4.92	5.34	5.90	6.55	7.73	9.29	11.54	14.89
1909.....	4.61	5.01	5.52	6.22	7.22	8.71	10.87	14.11
1910.....	4.33	4.70	5.17	5.80	6.72	8.14	10.11	13.33
Prem....	30.12	32.87	36.22	40.38	45.78	52.87	62.68	76.60
1911.....	3.90	4.22	4.63	5.17	6.01	7.27	9.18	12.09
1912.....	3.64	3.93	4.29	4.79	5.54	6.71	8.51	11.29
1913.....	3.38	3.64	3.97	4.40	5.08	6.17	7.87	10.50
1914.....	3.13	3.36	3.64	4.04	4.66	5.65	7.23	9.73
1915.....	2.89	3.08	3.34	3.70	4.23	5.12	6.60	8.94
1916.....	2.60	2.82	3.04	3.35	3.82	4.63	5.98	8.18

Net Cost (not deducting cash value) end of								
5 years.	134.90	147.52	162.82	181.62	205.32	236.07	277.21	334.36
10 years.	277.12	303.31	334.62	373.78	422.43	486.62	572.30	693.49

Guaranteed cash value end of								
5 years.	85.00	96.00	108.00	121.00	136.00	151.00	166.00	180.00
10 years.	204.00	226.00	251.00	278.00	307.00	333.00	357.00	377.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment — Total Abstinence Class.

Prem....	49.52	50.28	51.42	53.22	56.17	61.10	69.10	82.55
1907.....	7.73	7.87	8.11	8.51	9.24	10.44	12.39	15.62
1908.....	7.16	7.30	7.54	7.92	8.62	9.80	11.72	14.89

NOTE:—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**SECURITY MUTUAL LIFE INSURANCE CO.,
BINGHAMTON, N. Y. (Continued).**

20 Year Endowment Total Abstinence Class.

Issue of	25	30	35	40	45	50	55	60
1909.....	6.60	6.74	6.97	7.34	8.03	9.17	11.04	14.13
1910.....	6.06	6.20	6.43	6.78	7.43	8.54	10.36	13.35
Prem.....	48.15	48.83	49.85	51.48	54.22	58.81	66.36	78.48
1911.....	5.41	5.54	5.71	6.07	6.65	7.69	9.39	12.15
1912.....	4.91	5.04	5.23	5.54	6.09	7.07	8.71	11.37
1913.....	4.42	4.55	4.73	5.02	5.53	6.49	8.02	10.57
1914.....	3.95	4.07	4.26	4.54	5.00	5.88	7.36	9.79
1915.....	3.50	3.62	3.79	4.07	4.50	5.31	6.70	8.99
1916.....	3.06	3.19	3.34	3.60	4.01	4.74	6.04	8.22

Net Cost (not deducting cash value) end of

5 years.	220.91	228.68	227.90	234.63	248.97	264.56	294.97	343.44
10 years.	442.40	444.68	458.06	472.81	496.60	535.87	599.27	706.42

Guaranteed cash value end of

5 years.	175.00	175.00	176.00	177.00	179.00	181.00	185.00	190.00
10 years.	403.00	403.00	402.00	403.00	404.00	404.00	403.00	403.00

The above values are on policies issued in 1912 and 1907.

5 Year Term.

Prem....	11.53	12.11	13.00	14.43	16.32	18.67	20.00	43.91
1912.....	1.25	1.32	1.44	1.62	1.97	2.61	3.71	5.53
1913.....	1.24	1.31	1.41	1.59	1.89	2.48	3.48	5.15
1914.....	1.23	1.29	1.39	1.54	1.82	2.35	3.25	4.77
1915.....	1.22	1.28	1.37	1.51	1.76	2.22	3.03	4.40
1916.....	1.21	1.26	1.34	1.48	1.69	2.09	2.82	4.05

Net cost

5 years.	51.50	54.09	58.05	64.41	75.47	96.60	133.71	195.65
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10 Year Term.

Prem....	11.79	12.51	13.63	15.54	19.01	25.32	35.98	53.39
1907.....	1.32	1.44	1.62	1.97	2.61	3.71	5.53	8.52
1908.....	1.32	1.42	1.60	1.90	2.49	3.51	5.19	7.91
1909.....	1.30	1.40	1.56	1.85	2.38	3.38	4.86	7.35
1910.....	1.29	1.38	1.53	1.79	2.27	3.13	4.54	6.83
1911.....	1.27	1.36	1.50	1.73	2.17	2.95	4.24	6.36
1912.....	1.27	1.34	1.47	1.68	2.06	2.77	3.96	5.86
1913.....	1.25	1.33	1.44	1.62	1.96	2.60	3.67	5.41
1914.....	1.24	1.31	1.41	1.58	1.88	2.44	3.39	4.97
1915.....	1.23	1.29	1.38	1.53	1.79	2.27	3.13	4.54
1916.....	1.21	1.27	1.35	1.49	1.70	2.12	2.86	4.12

Net cost

5 years.	52.75	56.01	61.10	69.80	85.66	114.40	162.89	242.65
10 years.	105.20	111.56	121.44	138.26	168.79	224.37	318.43	472.63

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

SOUTHERN LIFE AND TRUST CO., GREENSBORO, N. C.

Reserve: American 3½% Full Preliminary Term Plan.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

		Ordinary Life.							
		Age at Issue.							
Issue of		25	30	35	40	45	50	55	60
Prem....	20.55	23.40	27.15	32.15	38.85	48.00	60.70	78.35	
1905.....	5.23	6.04	7.16	8.78	10.96	13.90	18.07	23.78	
1906.....	5.05	5.88	6.90	8.48	10.61	13.37	17.39	22.99	
1907.....	4.89	5.63	6.64	8.09	10.06	12.83	16.73	22.19	
1908.....	4.74	5.44	6.38	7.77	9.66	12.39	16.08	21.38	
1909.....	4.60	5.25	6.15	7.48	9.28	11.78	15.43	20.59	
1910.....	4.46	5.07	5.93	7.16	8.85	11.28	14.80	19.81	
1911.....	4.32	4.89	5.72	6.87	8.46	10.78	14.16	19.03	
1912.....	4.18	4.72	5.51	6.59	8.09	10.60	13.52	18.26	
1913.....	4.05	4.56	5.31	6.33	7.74	9.83	12.92	17.50	
Prem....	20.75	23.50	27.15	31.90	38.80	47.10	59.20	76.05	
1913.....	4.25	4.66	5.31	6.08	7.19	9.03	11.42	15.20	
1914.....	4.25	4.60	5.12	5.79	6.73	8.19	10.41	13.74	
1915.....	4.12	4.46	5.05	5.55	6.40	7.75	9.82	12.98	

Net Cost (not deducting cash value) end of

5 years.	86.78	99.04	114.90	135.91	163.91	201.54	252.91	323.23	
10 years.	166.52	189.76	219.83	259.31	311.86	382.57	479.21	611.98	

Guaranteed cash value end of

5 years.	25.00	32.00	40.00	51.00	64.00	78.00	92.00	105.00	
10 years.	74.00	92.00	114.00	141.00	172.00	204.00	237.00	268.00	

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	29.15	32.15	35.90	40.65	46.78	55.00	66.20		
1904.....	7.78	8.70	9.87	11.46	13.47	16.21	19.82		
1905.....	7.45	8.33	9.41	10.96	12.91	15.60	19.16		
1906.....	7.13	7.97	9.02	10.48	12.37	14.98	18.49		
1907.....	6.82	7.61	8.63	10.01	11.77	14.38	17.82		
1908.....	6.50	7.29	8.25	9.55	11.26	13.81	17.17		
1909.....	6.22	6.97	7.88	9.13	10.76	13.21	16.47		
1910.....	5.95	6.66	7.52	8.72	10.27	12.62	15.78		
1911.....	5.69	6.36	7.18	8.32	9.80	12.04	15.09		
1912.....	5.44	6.07	6.85	7.93	9.34	11.48	14.42		
1913.....	5.20	5.79	6.53	7.56	8.89	10.94	13.78		
Prem....	29.50	32.35	35.90	40.40	46.20	54.00	64.60		
1913.....	5.75	5.90	6.53	7.31	8.34	9.94	12.18		
1914.....	5.37	5.73	6.23	6.90	7.81	9.28	11.43		
1915.....	5.15	5.49	5.93	6.54	7.39	8.76	10.78		

Net Cost (not deducting cash value) end of

5 years.	125.39	138.11	153.95	173.70	199.01	232.24	277.08		
10 years.	239.96	263.97	294.01	331.22	378.90	441.18	525.75		

Guaranteed cash value end of

5 years.	61.00	69.00	78.00	87.00	98.00	108.00	118.00		
10 years.	166.00	186.00	208.00	234.00	260.00	284.00	303.00		

The above values are on policies issued in 1912 and 1907.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

SOUTHERN LIFE AND TRUST CO., GREENSBORO, N. C.—
(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	48.00	48.95	50.35	52.45	55.85	61.40	70.20	.....
1905.....	12.08	12.43	12.94	13.69	14.93	16.86	19.80	.....
1906.....	11.42	11.77	12.28	13.03	14.26	16.20	19.13	.....
1907.....	10.79	11.13	11.64	12.37	13.60	15.53	18.44	.....
1908.....	10.14	10.52	11.01	11.71	12.93	14.89	.....	.....
1909.....	9.54	9.92	10.42	11.09	12.29	14.24	.....	.....
1910.....	8.99	9.35	9.85	10.51	11.68	13.60	.....	.....
1911.....	8.46	8.80	9.30	9.96	11.09	12.96	.....	.....
1912.....	7.94	8.28	8.77	9.43	10.52	12.32	14.94	.....
1913.....	7.44	7.78	8.25	8.91	9.96	11.69	14.26	.....
Prem....	48.15	48.90	50.05	51.80	54.75	59.65	67.70	.....
1913.....	7.59	7.73	7.95	8.26	8.86	9.94	11.76	.....
1914.....	7.13	7.21	7.38	7.62	8.15	9.09	10.86	.....
1915.....	6.79	6.86	7.09	7.35	7.90	8.85	10.60	.....

Net Cost (not deducting cash value) end of								
5 years.	211.17	214.58	219.69	227.60	240.45	261.42	295.23	.....
10 years.	403.25	409.61	419.22	434.21	458.11	497.20	.....	.....

Guaranteed cash value end of								
5 years.	141.00	140.00	139.00	138.00	137.00	136.00	134.00	.....
10 years.	367.00	366.00	364.00	363.00	361.00	357.00	353.00	.....

The above values are on policies issued in 1912 and 1907.

5 Year Term.

Prem....	10.69	11.32	12.06	13.38	15.69	20.09	27.81	.....
1913.....	2.27	2.39	2.57	2.85	3.34	4.27	5.81	.....
1914.....	2.24	2.36	2.54	2.81	3.30	4.22	5.84	.....
1915.....	2.22	2.33	2.50	2.78	3.26	4.17	5.77	.....

10 Year Term.

Prem....	10.96	11.65	12.72	14.54	17.89	23.95	34.26	.....
1913.....	2.87	2.54	2.79	3.21	4.02	5.46	7.96	.....
1914.....	2.82	2.48	2.79	3.13	3.92	5.33	7.77	.....
1915.....	2.29	2.45	2.69	3.10	3.87	5.26	7.67	.....

SOUTHERN STATES LIFE INSURANCE CO. OF ALABAMA,
ATLANTA, GA.

Reserve: American $3\frac{1}{2}\%$; Full Preliminary Term and
Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.84	24.18	27.88	32.76	39.36	48.59	60.82	78.09
1907.....	2.78	3.13	3.65	4.41	5.59	7.28	9.70	13.16
1908.....	2.71	3.04	3.52	4.25	5.37	7.01	9.36	12.75
1909.....	2.63	2.94	3.40	4.08	5.16	6.73	9.02	12.34

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

SOUTHERN STATES LIFE INSURANCE CO. OF ALABAMA,
ATLANTA, GA.—(Continued).

Ordinary Life.

Age of	Age at Issue							
	25	30	35	40	45	50	55	60
10.....	2.55	2.84	3.28	3.94	4.96	6.47	8.67	11.91
11.....	2.49	2.75	3.17	3.79	4.77	6.20	8.33	11.48
12.....	2.42	2.66	3.06	3.64	4.56	5.94	8.00	11.00
13.....	2.42	2.66	3.06	3.64	4.56	5.94	8.00	11.00
14.....	2.42	2.66	3.06	3.64	4.56	5.94	8.00	11.00
15.....	2.20	2.42	2.78	3.31	4.15	5.40	7.27	10.00
rem.....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
15.....	2.01	2.28	2.63	3.09	3.71	4.54	5.69	7.28

20 Payment Life.

rem.....	30.25	33.20	36.67	41.46	47.42	55.38	66.30	.....
107.....	3.77	4.14	4.63	5.40	6.45	7.97	10.21	.....
108.....	3.62	3.95	4.43	5.15	6.16	7.66	9.83	.....
109.....	3.46	3.76	4.23	4.89	5.88	7.35	9.46	.....
110.....	3.32	3.61	4.05	4.67	5.63	7.04	9.12	.....
111.....	3.19	3.45	3.87	4.47	5.38	6.73	8.77	.....
112.....	3.06	3.30	3.70	4.26	5.13	6.42	8.36	.....
113.....	3.06	3.30	3.70	4.26	5.13	6.42	8.36	.....
114.....	3.06	3.30	3.70	4.26	5.13	6.42	8.36	.....
115.....	2.78	3.00	3.36	3.87	4.66	5.84	7.60	.....
rem.....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	.....
115.....	2.66	2.84	3.22	3.50	3.95	4.80	6.00	.....

20 Year Endowment.

rem.....	50.18	50.96	52.13	53.98	57.08	62.15	70.51	.....
107.....	4.49	4.81	5.27	5.90	6.84	8.26	10.42	.....
108.....	4.15	4.47	4.93	5.54	6.48	7.90	10.03	.....
109.....	3.82	4.14	4.59	5.20	6.12	7.53	9.62	.....
110.....	3.53	3.85	4.29	4.89	5.80	7.17	9.22	.....
111.....	3.24	3.56	3.99	4.60	5.48	6.82	8.81	.....
112.....	2.97	3.28	3.71	4.30	5.17	6.47	8.41	.....
113.....	2.97	3.28	3.71	4.30	5.17	6.47	8.41	.....
114.....	2.97	3.28	3.71	4.30	5.17	6.47	8.41	.....
115.....	2.70	2.98	3.37	3.91	4.70	5.88	7.65	.....
rem.....	48.15	48.83	49.85	51.48	54.22	58.81	66.36	.....
115.....	2.00	2.93	3.30	3.80	4.32	5.00	5.96	.....

STANDARD LIFE INSURANCE CO., DES MOINES IA.

Reserve: Actuaries 4%; Modified Preliminary Term.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Age of	Age at Issue							
	25	30	35	40	45	50	55	60
rem.....	18.40	21.10	24.65	29.30	35.60	44.05	55.30	70.65
107.....	3.30	3.60	3.90	4.79	6.00	7.50	9.70	13.20
110.....	3.20	3.50	3.80	4.50	5.70	7.10	9.20	12.50
111.....	3.10	3.40	3.70	4.30	5.30	6.70	8.70	11.80

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

STANDARD LIFE INSURANCE CO., DES MOINES, IA.

—(Continued)—

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1912.....	3.00	3.30	3.60	4.10	5.00	6.30	8.20	11.1
1913.....	2.90	3.10	3.40	3.80	4.60	5.90	7.70	10.4
1914.....	2.80	3.00	3.30	3.70	4.30	5.50	7.20	9.7
1915.....	2.70	2.90	3.20	3.50	4.10	5.10	6.70	9.1
Net Cost (net deducting cash value) end of								
5 years.	80.60	93.20	109.75	131.40	160.00	197.45	246.70	312.5
Guaranteed cash value end of								
5 years.	33.00	41.00	50.00	63.00	77.00	91.00	107.00	125.0

The above values are on policies issued in 1912.

20 Payment Life.

Prem....	26.45	29.35	32.95	37.45	43.35	50.90	60.95	74.80
1909.....	3.80	4.10	4.40	4.90	6.10	7.60	9.70	13.20
1910.....	3.60	3.90	4.20	4.70	5.80	7.20	9.20	12.50
1911.....	3.40	3.70	4.00	4.50	5.50	6.80	8.70	11.80
1912.....	3.20	3.50	3.80	4.30	5.20	6.40	8.20	11.10
1913.....	3.10	3.30	3.60	4.00	4.80	6.00	7.70	10.40
1914.....	2.90	3.10	3.40	3.80	4.40	5.50	7.20	9.70
1915.....	2.80	3.00	3.20	3.50	4.10	5.10	6.70	9.10
Net Cost (net deducting cash value) end of								
5 years.	120.25	133.85	150.75	171.65	198.25	231.50	274.95	332.70
Guaranteed cash value end of								
5 years.	65.00	73.00	83.00	95.00	107.00	119.00	130.00	142.00

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	45.35	46.15	47.30	49.15	52.20	57.00	64.25	75.55
1909.....	5.00	5.20	5.40	5.80	6.60	7.90	9.90	12.90
1910.....	4.60	4.90	5.10	5.50	6.20	7.40	9.30	12.30
1911.....	4.30	4.50	4.70	5.10	5.80	7.00	8.80	11.70
1912.....	4.00	4.10	4.40	4.70	5.40	6.60	8.30	11.10
1913.....	3.70	3.80	4.00	4.30	5.00	6.10	7.80	10.50
1914.....	3.40	3.50	3.70	4.00	4.60	5.70	7.30	9.70
1915.....	3.00	3.20	3.40	3.70	4.20	5.20	6.70	9.10
Net Cost (net deducting cash value) end of								
5 years.	212.65	212.15	221.00	229.05	241.80	261.40	291.15	337.35
Guaranteed cash value end of								
5 years.	153.00	157.00	159.00	165.00	174.00	183.00	192.00	204.00

The above values are on policies issued in 1912.

10 Year Term.

Prem....	10.40	11.30	12.45	14.50	18.30	24.20	33.25	47.15
1909.....	2.65	2.85	3.10	3.75	4.80	6.00	7.75	10.55
1910.....	2.55	2.80	3.05	3.60	4.55	5.70	7.35	10.00
1911.....	2.50	2.70	2.95	3.45	4.25	5.35	6.95	9.45
1912.....	2.40	2.65	2.90	3.30	4.00	5.05	6.55	8.90
1913.....	2.30	2.50	2.70	3.05	3.70	4.70	6.15	8.30
1914.....	2.25	2.40	2.65	2.95	3.45	4.40	5.75	7.75
1915.....	2.15	2.30	2.55	2.80	3.30	4.10	5.35	7.30

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend; and that in some companies this dividend is contingent upon the payment of the 1917 premium.

STATE LIFE INSURANCE CO., INDIANAPOLIS, IND.

Reserve: American 3%; Modified Preliminary Term.

Annual Dividends Paid in 1916 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
rem....	21.39	24.24	27.93	32.78	39.30	48.31	60.45	.....
901.....	5.04	5.38	6.99	8.48	10.40	12.87	16.09	.....
902.....	4.76	5.52	6.54	7.93	9.75	12.11	15.20	.....
903.....	4.48	5.18	6.12	7.41	9.11	11.35	14.31	.....
904.....	4.21	4.86	5.71	6.89	8.48	10.60	13.42	.....
905.....	4.11	4.71	5.50	6.61	8.15	10.24	13.10	.....
906.....	4.02	4.57	5.30	6.38	7.82	9.97	12.73	.....
907.....	3.94	4.44	5.11	6.06	7.47	9.48	12.32	.....
908.....	3.87	4.32	4.93	5.80	7.13	9.07	11.88	.....
909.....	3.80	4.21	4.76	5.56	6.78	8.65	11.41	.....
910.....	3.74	4.10	4.60	5.32	6.45	8.22	10.91	.....
911.....	3.69	4.01	4.45	5.09	6.11	7.78	10.38	.....
912.....	3.65	3.92	4.31	4.87	5.79	7.35	9.85	.....
rem....	20.82	23.53	27.10	31.79	38.11	46.81	58.86	.....
913.....	3.28	3.50	3.81	4.28	5.02	6.33	8.50	.....
914.....	3.25	3.43	3.69	4.09	4.74	5.92	7.97	.....
915.....	3.15	3.29	3.49	3.82	4.35	5.37	7.24	.....

20 Payment Life.

rem....	31.59	34.58	38.09	42.48	48.09	55.54	65.77	80.31
901.....	8.58	9.41	10.43	11.69	13.20	15.03	17.35	.....
902.....	7.98	8.75	9.69	10.87	12.32	14.12	16.44	.....
903.....	7.39	8.11	8.96	10.08	11.46	13.21	15.50	.....
904.....	6.83	7.48	8.28	9.30	10.61	12.30	14.54	17.69
905.....	6.43	7.03	7.77	8.74	10.03	11.73	14.07	17.42
906.....	6.05	6.60	7.28	8.19	9.46	11.16	13.57	17.08
907.....	5.69	6.19	6.82	7.67	8.88	10.59	13.05	16.69
908.....	5.36	5.81	6.39	7.17	8.33	10.01	12.49	16.23
909.....	5.04	5.45	5.97	6.69	7.79	9.44	11.92	15.72
910.....	4.74	5.10	5.58	6.24	7.26	8.86	11.33	15.15
911.....	4.48	4.80	5.21	5.81	6.75	8.28	10.71	14.53
912.....	4.21	4.49	4.87	5.46	6.25	7.71	10.08	13.89
rem....	31.18	33.99	37.20	41.39	46.65	53.75	63.58	77.55
913.....	3.66	3.88	4.18	4.62	5.33	6.58	8.67	12.06
914.....	3.44	3.61	3.87	4.26	4.89	6.04	8.05	11.38
915.....	3.23	3.37	3.58	3.92	4.46	5.51	7.43	10.68

20 Year Endowment.

rem....	50.27	50.83	51.77	53.43	56.43	61.74	70.77	85.64
901.....	.....	14.90	15.05	.....	.....	.....	.....	.....
902.....	13.66	13.74	13.90	14.22	14.76	.....	.....	.....
903.....	12.54	12.63	12.79	13.12	13.68	14.63	.....	.....
904.....	11.46	11.55	11.72	12.05	12.63	13.60	15.23	17.91
905.....	10.52	10.62	10.80	11.16	11.80	12.87	14.66	17.61
906.....	9.63	9.74	9.94	10.31	10.99	12.15	14.08	17.25

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

STATE LIFE INSURANCE CO., INDIANAPOLIS, IND.

—(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1907.....	8.78	8.91	9.11	9.49	10.22	11.44	13.48	16.83
1908.....	8.21	8.31	8.50	8.85	9.56	10.80	12.90	16.36
1909.....	7.47	7.58	7.77	8.13	8.83	10.11	12.27	15.53
1910.....	6.77	6.88	7.08	7.43	8.13	9.42	11.62	15.25
1911.....	6.11	6.23	6.43	6.78	7.46	8.74	10.95	14.62
1912.....	5.49	5.61	5.81	6.15	6.80	8.07	10.27	13.96
Prem.....	48.64	49.26	50.20	51.72	54.39	58.83	66.21	78.13
1913.....	4.61	4.71	4.89	5.19	5.75	6.85	8.82	12.11
1914.....	4.05	4.16	4.33	4.63	5.16	6.22	8.15	11.42
1915.....	3.53	3.63	3.80	4.09	4.60	5.60	7.48	10.70

STATE MUTUAL LIFE ASSURANCE CO., WORCESTER, MASS.

Reserve: Full Level Premium; prior to 1901 Actuaries 4%; 1901 to December 31, 1907, American 3½%; since American 3%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	25	30	35	40	45	50	55	60
Prem....	20.20	23.30	27.30	32.60	39.70	49.20	61.90	79.10
1897....	6.80	8.06	9.72	11.88	14.68	18.34	23.09	29.25
1898....	6.66	7.86	9.47	11.59	14.31	17.92	22.62	28.78
1899....	6.52	7.67	9.23	11.30	13.96	17.50	22.15	28.24
1900....	6.36	7.43	8.94	10.95	13.53	16.98	21.54	27.54
Prem....	21.15	23.95	27.65	32.50	39.00	48.00	60.35	77.45
1901....	6.95	7.84	9.12	10.87	13.20	16.45	20.86	26.85
1902....	6.78	7.63	8.83	10.59	12.73	15.89	20.17	25.83
1903....	6.61	7.51	8.55	10.14	12.28	15.33	19.49	25.09
1904....	6.44	7.20	8.28	9.79	11.84	14.78	18.81	24.32
1905....	6.28	7.01	8.04	9.46	11.42	14.24	18.14	23.54
1906....	6.13	6.81	7.79	9.13	10.99	13.71	17.47	22.72
1907....	5.97	6.62	7.55	8.81	10.58	13.18	16.81	21.91
Prem....	20.60	23.40	26.90	31.60	37.90	46.40	58.10	74.30
1908....	5.05	5.73	6.51	7.70	9.39	11.69	14.92	19.47
Prem....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.33
1909....	4.43	4.98	5.72	6.72	8.15	10.21	13.10	17.29
1910....	4.28	4.79	5.48	6.41	7.74	9.70	12.47	16.42
1911....	4.13	4.61	5.25	6.11	7.36	9.19	11.84	15.64
1912....	3.98	4.43	5.02	5.82	6.97	8.70	11.21	14.86
1913....	3.84	4.26	4.80	5.54	6.61	8.23	10.60	14.09
1914....	3.71	4.09	4.59	5.28	6.26	7.76	10.01	13.34
1915....	3.58	3.93	4.39	5.03	5.92	7.32	9.43	12.59
1916....	3.45	3.77	4.20	4.78	5.59	6.88	8.85	11.85

NOTE.—In computing the net cost if policy is surrendered it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**STATE MUTUAL LIFE ASSURANCE CO., WORCESTER,
MASS.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years.	83.76	95.64	110.96	130.87	157.19	192.24	239.34	303.37
10 years.	164.40	188.08	218.93	259.12	312.25	383.91	478.33	609.04
20 years.	317.51	366.86	429.06	509.90	617.39	760.16	948.99	1203.47
Guaranteed cash value end of								
5 years.	39.51	49.48	61.91	77.29	95.95	116.74	139.36	163.33
10 years.	75.36	95.15	119.75	149.81	184.29	221.66	261.07	300.55
20 years.	192.96	235.13	281.92	332.21	383.62	434.34	493.39	529.80

The above values are on policies issued in 1912, 1907 and 1897.

20 Payment Life.

'rem....	28.10	31.40	35.40	40.40	47.10	55.70	67.20	82.80
897.....	9.02	10.21	11.61	13.26	15.43	17.88	20.95	24.58
898.....	8.80	9.96	11.36	13.01	15.22	17.82	21.19	25.43
899.....	8.59	9.71	11.09	12.75	14.99	17.68	21.27	25.90
900.....	8.34	9.42	10.76	12.41	14.64	17.36	21.06	25.92
'rem....	30.05	33.00	36.60	41.20	47.10	55.00	65.80	81.10
901.....	9.07	9.98	11.12	12.68	14.66	17.29	20.81	25.65
902.....	8.78	9.66	10.73	12.24	14.19	16.78	20.31	25.27
903.....	8.49	9.33	10.36	11.82	13.70	16.27	19.78	24.79
904.....	8.20	9.01	9.99	11.39	13.23	15.74	19.20	24.21
905.....	7.95	8.70	9.64	10.98	12.75	15.21	18.61	23.57
906.....	7.69	8.42	9.30	10.57	12.28	14.66	17.97	22.87
907.....	7.42	8.12	8.97	10.17	11.81	14.12	17.34	22.13
'rem....	30.60	33.40	36.80	41.00	46.50	53.80	63.90	78.10
908.....	6.61	7.25	8.04	9.06	10.57	12.63	15.59	19.77
'rem....	29.90	32.65	36.00	40.17	45.53	52.70	62.55	76.52
909.....	5.60	6.14	6.84	7.77	9.08	10.93	13.56	17.41
910.....	5.29	5.80	6.46	7.33	8.56	10.33	12.88	16.62
911.....	4.99	5.47	6.09	6.90	8.06	9.75	12.20	15.83
912.....	4.71	5.15	5.73	6.49	7.57	9.18	11.53	15.04
913.....	4.43	4.85	5.38	6.08	7.09	8.61	10.87	14.25
914.....	4.17	4.55	5.04	5.70	6.64	8.07	10.22	13.47
915.....	3.91	4.26	4.71	5.33	6.29	7.53	9.58	12.69
916.....	3.66	3.98	4.40	4.97	5.77	7.02	8.95	11.92

Net Cost (not deducting cash value) end of								
5 years.	130.16	142.25	156.86	174.82	197.46	226.89	266.32	321.17
10 years.	244.77	269.68	300.02	337.92	385.69	448.07	531.57	646.13
20 years.	455.71	508.26	571.58	649.95	751.63	881.99	1052.79	1284.11
Guaranteed cash value end of								
5 years.	89.24	99.49	111.27	124.67	139.61	154.65	169.36	183.66
10 years.	174.82	196.29	221.00	248.73	277.68	306.46	330.53	350.98
20 years.	416.36	460.31	526.49	586.67	647.79	706.94	762.00	811.65

The above values are on policies issued in 1912, 1907 and 1897.

20 Year Endowment.

'rem....	48.60	49.60	51.00	53.20	57.00	62.80	71.70	.....
897.....	14.65	14.90	15.21	15.64	16.44	17.49	19.09	.....
898.....	14.25	14.54	14.93	15.47	16.46	17.82	19.94	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**STATE MUTUAL LIFE ASSURANCE CO., WORCESTER,
MASS.—(Continued).**

20 Year Endowment.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1899.....	13.85	14.17	14.62	15.25	16.38	17.96	20.48	.....
1900.....	13.38	13.74	14.21	14.80	16.18	17.88	20.63	.....
Prem....	50.00	50.75	51.90	53.70	56.70	61.75	70.00	83.25
1901.....	13.85	14.15	14.60	15.23	16.34	18.08	20.79	25.00
1902.....	13.29	13.59	14.05	14.74	15.86	17.64	20.46	24.91
1903.....	12.74	13.05	13.51	14.22	15.34	17.16	20.04	24.50
1904.....	12.21	12.51	12.98	13.68	14.83	16.65	19.53	24.12
1905.....	11.71	12.00	12.46	13.15	14.29	16.12	18.99	23.57
1906.....	11.22	11.50	11.95	12.63	13.75	15.56	18.40	22.91
1907.....	10.73	11.01	11.46	12.12	13.23	14.99	17.78	22.23
Prem....	48.60	49.30	50.40	52.10	55.00	59.80	67.50	80.00
1908.....	9.37	9.64	10.07	10.70	11.78	13.45	15.92	19.92
Prem....	47.52	48.25	49.32	51.03	53.84	58.52	66.15	78.36
1909.....	7.69	7.99	8.39	9.01	9.99	11.50	13.87	17.51
1910.....	7.11	7.41	7.81	8.41	9.36	10.84	13.16	16.72
1911.....	6.55	6.85	7.24	7.83	8.75	10.19	12.45	15.92
1912.....	6.01	6.30	6.69	7.27	8.15	9.55	11.75	15.12
1913.....	5.48	5.78	6.16	6.72	7.57	8.92	11.05	14.33
1914.....	4.98	5.27	5.64	6.20	7.01	8.31	10.36	13.53
1915.....	4.49	4.78	5.15	5.69	6.47	7.71	9.69	12.74
1916.....	4.02	4.31	4.67	5.20	5.95	7.13	9.02	11.96

Net Cost (not deducting cash value) end of

5 yrs.	213.98	216.47	220.28	226.52	237.07	254.73	283.59	330.05
10 yrs.	423.61	429.08	437.24	450.39	472.23	508.89	569.98	.....
20 yrs.	810.94	824.80	848.70	878.09	925.02	1000.55	1132.11	.....

Guaranteed cash value end of

5 yrs.	179.14	179.15	179.46	180.42	182.48	185.02	188.55	193.82
10 yrs.	380.01	379.71	379.60	380.10	380.66	380.50	379.99	.....

The above values are on policies issued in 1912, 1907 and 1897.

5 Year Term.

Prem....	11.40	13.05	13.60	14.50	16.90	21.30	38.65	46.75
1912.....	2.47	2.55	2.70	2.96	3.35	4.16	5.43	7.59
1913.....	2.46	2.54	2.68	2.93	3.30	4.07	5.27	7.32
1914.....	2.45	2.53	2.66	2.91	3.24	3.97	5.10	7.04
1915.....	2.44	2.52	2.65	2.88	3.19	3.87	4.93	6.76
1916.....	2.44	2.51	2.63	2.85	3.14	3.77	4.76	6.48

Net cost								
5 years.	45.93	48.73	52.77	59.08	69.38	87.00	118.08	160.43

10 Year Term.

Prem....	11.60	12.35	13.50	15.35	18.55	24.10	38.35	.....
1908.....	2.52	2.64	2.84	3.21	3.87	4.99	6.91	.....
1909.....	2.52	2.62	2.82	3.17	3.79	4.86	6.69	.....
1910.....	2.51	2.61	2.80	3.13	3.72	4.72	6.46	.....
1911.....	2.50	2.60	2.78	3.09	3.64	4.59	6.24	.....
1912.....	2.49	2.58	2.75	3.05	3.56	4.46	6.02	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**STATE MUTUAL LIFE ASSURANCE CO., WORCESTER,
MASS.—(Continued).**

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1913.....	2.48	2.57	2.73	3.01	3.48	4.32	5.79	.....
1914.....	2.47	2.55	2.70	2.97	3.41	4.18	5.57	.....
1915.....	2.46	2.54	2.68	2.93	3.33	4.05	5.34	.....
1916.....	2.45	2.52	2.66	2.89	3.26	3.91	5.12	.....
Net cost								
5 years.	46.85	50.13	55.11	63.03	76.85	100.75	140.36	.....

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3%.**

Age	Age	Age	Age	Age	Age	Age	Age
25	5.26	30	5.69	35	6.19	40	6.77
26	5.34	31	5.78	36	6.30	41	6.89
27	5.43	32	5.88	37	6.41	42	7.02
28	5.51	33	5.98	38	6.53	43	7.15
29	5.60	34	6.08	39	6.64	44	7.29
						45	7.43
						46	7.57
						47	7.71
						48	7.86
						49	8.02
						50	8.17
						51	8.33
						52	8.49
						53	8.65
						54	8.82
						55	8.98
						56	9.15
						57	9.32
						58	9.49
						59	9.66

**TOLEDO TRAVELERS LIFE INSURANCE CO.,
TOLEDO, OHIO.**

Reserve: American 3½%; Modified Preliminary Term.

Annual Dividend Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	18.42	20.89	24.12	28.41	34.20	42.16	53.13	68.41
1914.....	2.17	2.35	2.59	2.94	3.42	4.15	5.23	6.84
1915.....	2.13	2.30	2.52	2.84	3.28	3.94	4.93	6.42
1916.....	2.11	2.27	2.48	2.79	3.21	3.86	4.83	6.31

20 Payment Life.

Prem.....	26.00	29.21	32.43	36.48	41.71	48.72	58.29	71.84
1914.....	2.56	2.75	3.00	3.33	3.77	4.46	5.46	.....
1915.....	2.49	2.66	2.89	3.20	3.62	4.23	5.17	6.57
1916.....	2.43	2.59	2.81	3.10	3.51	4.12	5.04	6.45

20 Year Endowment.

Prem.....	44.46	45.11	46.10	47.70	50.34	54.78	62.07	.....
1914.....	3.42	3.51	3.65	3.87	4.19	4.73	5.64	.....
1915.....	3.27	3.36	3.50	3.70	4.01	4.50	5.35	.....
1916.....	3.12	3.21	3.35	3.55	3.86	4.36	5.20	.....

5 Year Term.

Prem.....	10.30	10.82	11.60	13.38	16.27	20.83	28.84	42.21
1915.....	1.09	1.14	1.21	1.44	1.80	2.28	3.14	4.58
1916.....	1.09	1.13	1.20	1.43	1.76	2.22	3.04	4.41

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

UNION CENTRAL LIFE INSURANCE CO., CINCINNATI, O.

Reserve: Full Level Premium; prior to 1901 Actuaries 4%, since American 3½%.

Annual Dividends Payable in 1917 per \$1,000 of insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	19.89	22.70	26.38	31.30	37.97	47.18	59.91	77.3
1897.....	6.32	7.65	9.51	12.01	15.40	20.19	26.75	35.73
1898.....	6.13	7.36	9.17	11.60	14.87	19.53	26.01	34.9
1899.....	5.98	7.11	8.82	11.20	14.34	18.88	25.31	34.19
1900.....	5.83	6.84	8.50	10.77	13.81	18.24	24.57	33.3
1901.....	5.68	6.61	8.18	10.40	13.32	17.62	23.82	32.5
Prem....	20.63	23.35	26.88	31.55	37.85	46.49	58.37	74.25
1902.....	6.39	7.41	8.85	10.93	13.87	17.95	23.61	31.34
1903.....	6.20	7.18	8.52	10.50	13.31	17.23	22.72	30.37
1904.....	6.03	6.95	8.22	10.08	12.75	16.53	21.85	29.35
1905.....	5.86	6.74	7.93	9.68	12.22	15.85	20.98	28.31
1906.....	5.69	6.53	7.66	9.29	11.71	15.17	20.14	27.26
1907.....	5.60	6.43	7.66	9.29	11.71	15.17	20.14	27.26
1908.....	5.54	6.33	7.40	8.92	11.21	14.53	19.31	26.22
1909.....	5.39	6.14	7.15	8.58	10.74	13.91	18.50	25.18
1910.....	5.25	5.95	6.91	8.26	10.29	13.30	17.71	24.16
1911.....	4.80	5.43	6.23	7.48	9.28	12.01	16.06	22.04
1912.....	4.67	5.28	6.06	7.19	8.96	11.45	15.31	21.05
1913.....	4.54	5.10	5.86	6.90	8.46	10.90	14.57	20.09
1914.....	4.42	4.94	5.66	6.65	8.00	10.37	13.86	19.15
Prem....	19.12	21.63	24.89	29.20	35.02	42.99	53.96	69.29
1915.....	3.27	3.41	3.60	4.07	4.73	5.87	7.69	10.43
1916.....	3.19	3.31	3.51	3.87	4.45	5.45	7.14	9.73

Net Cost (not deducting cash value) end of

5 years.	81.03	....	106.09	....	148.67	....	222.42	....
10 years.	160.15	....	206.36	....	280.26	....	430.71	....

Guaranteed cash value end of

5 years.	30.00	40.00	52.00	67.00	85.00	106.00	129.00	153.00
10 years.	84.00	105.00	130.00	161.00	197.00	235.00	276.00	316.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	27.39	30.36	34.08	38.83	45.03	53.38	64.82	80.91
1897.....	7.91	9.06	10.59	12.52	14.94	18.10	22.40	28.34
1898.....	7.66	8.75	10.26	12.23	14.68	18.04	22.73	29.37
1899.....	7.43	8.46	9.95	11.91	14.39	17.85	22.83	29.93
1900.....	7.22	8.15	9.61	11.58	14.03	17.58	22.73	30.15
1901.....	7.01	7.88	9.28	11.22	13.67	17.23	22.48	30.10
Prem....	29.17	31.99	35.50	39.89	45.58	53.19	63.62	78.35
1902.....	8.25	9.26	10.60	12.46	14.97	18.42	23.26	30.11
1903.....	7.92	8.89	10.17	11.94	14.39	17.79	22.59	29.51
1904.....	7.61	8.53	9.74	11.44	13.81	17.14	21.88	28.78
1905.....	7.30	8.18	9.33	10.94	13.24	16.48	21.13	27.95

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

UNION CENTRAL LIFE INSURANCE CO., CINCINNATI, O. *— (Continued). —*

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1906.....	7.01	7.84	8.95	10.48	12.67	15.82	20.37	27.06
1907.....	7.01	7.84	8.95	10.46	12.67	15.82	20.37	27.06
1908.....	6.74	7.52	8.57	10.01	12.11	15.16	19.59	26.14
1909.....	6.47	7.21	8.21	9.56	11.57	14.51	18.82	25.18
1910.....	6.21	6.92	7.86	9.15	11.05	13.87	18.02	24.22
1911.....	5.53	6.14	7.00	8.14	9.85	12.44	16.29	22.09
1912.....	5.29	5.87	6.67	7.76	9.36	11.83	15.52	21.13
1913.....	5.06	5.61	6.37	7.39	8.89	11.22	14.77	20.18
1914.....	4.83	5.35	6.06	7.03	8.44	10.65	14.04	19.23
Prem.....	27.29	29.90	33.13	37.18	42.41	49.40	58.98	72.52
1915.....	3.37	3.52	3.76	4.17	4.82	5.94	7.72	10.43
1916.....	3.20	3.32	3.52	3.88	4.46	5.46	7.13	9.72

Net Cost (not deducting cash value) end of

5 years.	121.64	.....	147.12	.....	185.58	.....	247.83	.....
10 years.	237.79	.....	286.88	.....	360.44	.....	480.66	.....

Guaranteed cash value end of

5 years.	72.00	82.00	95.00	108.00	124.00	140.00	156.00	172.00
10 years.	179.00	201.00	227.00	256.00	286.00	315.00	342.00	364.00

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem.....	47.68	48.53	49.79	51.78	55.04	60.45	69.24	.....
1897.....	12.70	13.00	13.42	13.98	14.81	16.25	18.92	.....
1898.....	12.29	12.63	13.14	13.89	14.97	16.81	20.13	.....
1899.....	11.88	12.26	12.85	13.72	14.96	17.12	20.91	.....
1900.....	11.47	11.88	12.51	13.48	14.85	17.23	21.35	.....
1901.....	11.10	11.48	12.16	13.20	14.67	17.18	21.52	.....
Prem.....	48.88	49.01	50.12	51.88	54.79	59.68	67.66	.....
1902.....	12.46	12.90	13.57	14.63	16.29	18.89	22.99	.....
1903.....	11.80	12.25	12.93	14.00	15.68	18.34	22.49	.....
1904.....	11.18	11.63	12.31	13.37	15.07	17.73	21.90	.....
1905.....	10.58	11.03	11.70	12.75	14.44	17.10	21.25	.....
1906.....	10.00	10.45	11.11	12.14	13.81	16.44	20.54	.....
1907.....	10.00	10.45	11.11	12.14	13.81	16.44	20.54	.....
1908.....	9.44	9.89	10.54	11.55	13.18	15.77	19.81	.....
1909.....	8.89	9.34	9.99	10.97	12.56	15.10	19.65	.....
1910.....	8.37	8.82	9.46	10.41	11.95	14.42	18.28	.....
1911.....	7.15	7.57	8.19	9.09	10.54	12.86	16.49	.....
1912.....	6.67	7.08	7.70	8.57	9.96	12.21	15.71	.....
1913.....	6.20	6.61	7.21	8.06	9.39	11.56	14.94	.....
1914.....	5.76	6.17	6.75	7.58	8.85	10.93	14.19	.....
Prem.....	45.56	46.18	47.12	48.65	51.22	55.60	62.84	.....
1915.....	3.60	3.72	3.93	4.30	4.92	5.99	7.76	.....
1916.....	3.22	3.34	3.54	3.90	4.47	5.46	7.13	.....

Net Cost (not deducting cash value) end of

5 years.	212.53	.....	216.77	.....	229.58	.....	267.30	.....
10 years.	411.39	.....	420.20	.....	445.23	.....	519.09	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

UNION CENTRAL LIFE INSURANCE CO., CINCINNATI, O.
— (Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 years.	167.00	167.00	167.00	168.00	170.00	173.00	177.00	183.00
10 years.	391.00	390.00	390.00	391.00	392.00	392.00	393.00	393.00

The above values are on policies issued in 1912 and 1907.

5 Year Term.

Prem....	11.54	12.08	12.91	14.28	15.54	20.94	28.06	41.53
1912.....	2.79	3.02	3.38	3.93	4.95	6.87	10.18	15.03
1913.....	2.77	2.99	3.32	3.84	4.77	6.55	9.64	14.80
1914.....	2.75	2.95	3.27	3.76	4.62	6.27	9.16	14.01
1915.....	3.14	3.18	3.32	3.58	4.14	5.29	7.33	10.08
1916.....	3.15	3.18	3.31	3.56	4.08	5.15	7.11	10.33

10 Year Term.

Prem....	11.79	12.45	13.49	15.25	18.47	24.30	34.15	50.22
1907.....	3.60	3.98	4.57	5.65	7.66	11.15	16.97	26.50
1908.....	3.56	3.91	4.46	5.44	7.29	10.53	15.94	24.83
1909.....	3.52	3.85	4.37	5.26	6.96	9.97	15.01	23.31
1910.....	3.49	3.80	4.28	5.11	6.66	9.46	14.17	21.93
1911.....	2.86	3.11	3.52	4.18	5.43	7.71	11.56	17.91
1912.....	2.83	3.08	3.46	4.08	5.23	7.36	10.97	16.93
1913.....	2.81	3.05	3.40	3.99	5.05	7.04	10.43	16.05
1914.....	2.79	3.01	3.35	3.91	4.90	6.76	9.95	15.26
1915.....	3.18	3.24	3.40	3.73	4.42	5.78	8.12	11.93
1916.....	3.19	3.24	3.39	3.71	4.36	5.64	7.90	11.58

Dividends on Fully Paid-up Policies According to Attained Age During 1917. (Applicable to Issues of 1902-1906, Inclusive.)

Age	Age	Age	Age	Age	Age	Age	Age
25 5.82	30 6.16	35 6.57	40 7.08	45 7.71	50 8.53	55 9.61	
26 5.88	31 6.23	36 6.67	41 7.20	46 7.86	51 8.73	56 9.84	
27 5.94	32 6.31	37 6.76	42 7.32	47 8.01	52 8.92	57 10.10	
28 6.01	33 6.39	38 6.86	43 7.45	48 8.18	53 9.14	58 10.37	
29 6.08	34 6.48	39 6.97	44 7.58	49 8.35	54 9.37	59 10.65	

UNION MUTUAL LIFE INSURANCE CO., PORTLAND, ME.

Reserve: Full Level Premium; prior to 1901 Actuaries 4%;
since American 3½%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem.....	21.11	23.95	27.62	32.43	38.86	47.63	59.66	76.33
1907.....	3.48	3.82	4.45	5.27	6.52	8.33	10.94	14.69
1908.....	3.34	3.72	4.24	4.97	6.14	7.83	10.31	13.92

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

UNION MUTUAL LIFE INSURANCE CO., PORTLAND, ME:
— (Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1909.....	3.23	3.55	4.03	4.70	5.76	7.35	9.71	13.15
1910.....	3.10	3.41	3.84	4.44	5.40	6.89	9.10	12.39
Prem....	20.22	22.95	26.46	31.07	37.23	45.63	57.15	73.12
1911.....	2.94	3.20	3.58	4.12	4.98	6.33	8.37	11.48
1912.....	2.82	3.06	3.41	3.89	4.65	5.89	7.80	10.72
1913.....	2.71	2.92	3.22	3.66	4.34	5.45	7.24	10.00
1914.....	2.61	2.79	3.06	3.44	4.03	5.05	6.69	9.28
1915.....	2.51	2.65	2.89	3.23	3.75	4.64	6.15	8.58
1916.....	2.40	2.53	2.73	3.03	3.48	4.26	5.64	7.80
Net Cost (not deducting cash value) end of								
5 years..	89.40	.....	118.43	.....	167.72	.....	255.48	.....
10 years.	186.10	.....	244.98	.....	344.48	.....	524.07	.....
Guaranteed cash value end of								
5 years..	36.61	.....	54.53	.....	84.08	.....	125.61	.....
10 years.	86.11	.....	131.67	.....	196.73	.....	273.19	.....

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	30.95	33.83	37.35	41.74	47.39	54.95	65.34	80.05
1907.....	4.56	4.95	5.47	6.19	7.26	8.82	11.11	14.56
1908.....	4.32	4.68	5.15	5.80	6.81	8.30	10.51	13.86
1909.....	4.06	4.40	4.84	5.44	6.37	7.79	9.91	13.14
1910.....	3.83	4.14	4.54	5.08	5.95	7.29	9.30	12.42
Prem....	30.24	33.01	36.37	40.55	45.91	53.08	62.93	76.91
1911.....	3.56	3.84	4.20	4.68	5.47	6.70	8.59	11.52
1912.....	3.35	3.59	3.92	4.36	5.06	6.20	7.99	10.79
1913.....	3.13	3.35	3.64	4.04	4.67	5.72	7.41	10.06
1914.....	2.94	3.12	3.38	3.74	4.29	5.25	6.83	9.35
1915.....	2.73	2.89	3.12	3.44	3.94	4.81	6.26	8.65
1916.....	2.54	2.69	2.88	3.16	3.59	4.37	5.70	7.90
Net Cost (not deducting cash value) end of								
5 years..	137.74	.....	166.24	.....	209.69	.....	.....	.....
10 years.	277.72	.....	335.68	.....	424.67	.....	.....	.....
Guaranteed cash value end of								
5 years..	83.88	.....	103.84	.....	129.49	.....	155.96	.....
10 years.	200.51	.....	235.88	.....	290.58	.....	347.93	.....

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem....	49.11	49.92	51.11	52.97	56.00	60.99	69.09	81.98
1907.....	6.52	6.66	6.88	7.28	8.01	9.23	11.23	14.48
1908.....	6.06	6.19	6.41	6.80	7.51	8.70	10.65	13.82
1909.....	5.61	5.74	5.96	6.32	7.00	8.16	10.06	13.13
1910.....	5.17	5.31	5.52	5.85	6.50	7.61	9.46	12.43

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

UNION MUTUAL LIFE INSURANCE CO., PORTLAND, ME.
— (Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	48.35	49.03	50.06	51.70	54.44	59.05	66.63	75.59
1911.....	4.72	4.83	5.03	5.25	5.94	6.98	8.72	11.56
1912.....	4.31	4.42	4.63	4.91	5.46	6.45	8.12	10.84
1913.....	3.92	4.02	4.20	4.49	5.00	5.93	7.52	10.10
1914.....	3.54	3.64	3.81	4.08	4.55	5.42	6.92	9.38
1915.....	3.16	3.27	3.44	3.69	4.12	4.93	6.34	8.67
1916.....	2.81	2.92	3.06	3.31	3.71	4.44	5.76	7.95

Net Cost (not deducting cash value) end of

5 years.	225.03	....	232.35	....	250.94	....	301.44	.....
10 years.	447.07	....	464.22	....	505.48	....	.....	.....

Guaranteed cash value end of

5 years.	166.34	....	166.48	....	169.05	....	174.80	.....
10 years.	393.94	....	393.46	....	394.27	....	393.34	.....

The above values are on policies issued in 1912 and 1907.

5 Year Term.

Prem....	11.68	12.37	13.37	14.93	17.55	22.37	30.66	44.31
1912.....	2.37	2.51	2.73	3.09	3.72	4.92	6.97	.....
1913.....	2.35	2.48	2.63	3.01	3.57	4.66	6.51	9.60
1914.....	2.34	2.45	2.63	2.94	3.45	4.42	6.11	.....
1915.....	2.32	2.42	2.60	2.87	3.33	4.20	5.73	.....
1916.....	2.31	2.40	2.57	2.82	3.22	3.99	5.38	.....

10 Year Term.

Prem....	11.93	12.73	13.96	15.96	19.50	25.76	36.19	.....
1912.....	2.38	2.52	2.76	3.14	3.82	5.06	.....	.....
1913.....	2.36	2.50	2.72	3.05	3.65	4.79	6.70	.....
1914.....	2.34	2.47	2.66	2.97	3.51	4.53	6.27	.....
1915.....	2.32	2.42	2.62	2.90	3.39	4.27	5.85	.....
1916.....	2.31	2.41	2.58	2.83	3.26	4.05	5.48	.....

**VOLUNTEER STATE LIFE INSURANCE CO.,
CHATTANOOGA, TENN.**

Deferred Dividends Paid in 1917, and Annual Premiums
per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year			
	3½%		4%	
	1st Period. Pr.	Div.	2nd Period. Pr.	Div.
25.....	20.30	9.35	19.94	13.47
35.....	26.84	11.12	26.10	15.07
45.....	38.04	13.20	37.25	22.55
55.....	58.86	21.60	57.58	40.19

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**VOLUNTEER STATE LIFE INSURANCE CO.,
CHATTANOOGA, TENN.—(Continued).**

Twenty Payment Life.

Age at Issue	5 Year			
	3½%		4%	
	1st Period.	Pr. Div.	2nd Period.	Pr. Div.
25.....	29.86	12.73	27.64	16.08
35.....	36.43	14.04	34.57	19.06
45.....	46.86	18.05	45.83	28.35
55.....	65.25	27.80	64.85	49.01

Twenty Year Endowment.

25.....	48.51	16.75	46.86	29.77
35.....	50.75	17.28	49.12	28.47
45.....	55.96	18.45	54.88	32.63
55.....	69.20	27.18	68.80	48.77

**WEST COAST-SAN FRANCISCO LIFE INSURANCE CO.,
SAN FRANCISCO, CAL.**

Reserve: American 3½%; Full preliminary term, select and ultimate, and full level premium.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.45	24.35	28.15	32.95	39.50	48.45	60.70	77.65
1906.....	3.85	4.55	5.55	6.70	8.45	10.85	14.10	18.65
1907.....	3.80	4.50	5.50	6.65	8.35	10.75	14.00	18.50
Prem.....	21.15	23.90	27.65	32.45	38.85	47.95	60.00	77.30
1908.....	3.40	3.95	4.80	5.85	7.35	9.75	12.75	17.60
1909.....	3.25	3.70	4.55	5.50	6.90	9.20	12.15	16.90
1910.....	3.20	3.55	4.25	5.15	6.40	8.65	11.45	16.15
1911.....	3.20	3.45	4.00	4.80	5.95	8.05	10.75	15.35
1912.....	3.20	3.45	3.80	4.45	5.50	7.45	10.00	14.45
1913.....	6.20	6.55	7.15	8.00	9.45	12.05	16.25	23.10

20 Payment Life.

Prem....	30.45	33.35	37.10	41.70	47.50	55.45	66.00	81.30
1906.....	5.25	5.90	6.90	8.10	9.75	12.10	15.15	20.05
1907.....	5.20	5.85	6.85	8.05	9.65	12.00	15.05	19.90
Prem....	29.95	32.85	36.60	41.20	47.00	54.95	65.50	80.80
1908.....	4.35	4.95	5.85	7.00	8.50	10.85	13.90	18.80
1909.....	3.95	4.50	5.35	6.45	7.85	10.15	13.15	18.05
1910.....	3.65	4.10	4.90	5.85	7.20	9.40	12.40	17.25
1911.....	3.60	3.90	4.40	5.30	6.55	8.65	11.55	16.40
1912.....	3.60	3.85	4.15	4.80	5.90	7.95	10.75	15.45
1913.....	6.65	7.10	7.65	8.50	9.85	12.35	16.45	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

WEST COAST-SAN FRANCISCO LIFE INSURANCE CO.
SAN FRANCISCO, CAL.—(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	48.40	49.15	50.25	52.00	54.80	59.80	67.80	.....
1906....	6.75	6.80	7.10	7.80	8.70	10.45	13.15	.....
1907....	6.25	6.35	6.65	7.45	8.50	10.40	13.15	.....
1908....	5.80	5.90	6.25	7.05	8.15	10.15	13.05	.....
1909....	5.40	5.55	5.85	6.65	7.85	9.90	12.90	.....
1910....	5.05	5.20	5.55	6.35	7.50	9.60	12.75	.....
1911....	4.75	4.85	5.20	6.05	7.20	9.35	12.55	.....
1912....	4.40	4.55	4.80	5.25	6.40	8.50	11.65	.....
1913....	7.75	8.00	8.45	9.10	10.30	12.60	16.55	.....

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917 American 3½%.**

Age	Age	Age	Age	Age	Age	Age
30 3.90	35 4.20	40 4.60	45 5.10	50 5.65	55 6.35	
31 3.95	36 4.30	41 4.70	46 5.20	51 5.80	56 6.50	
32 4.00	37 4.40	42 4.80	47 5.30	52 5.90	57 6.65	
33 4.10	38 4.45	43 4.90	48 5.40	53 6.05	58 6.80	
34 4.15	39 4.50	44 5.00	49 5.50	54 6.20	59 6.95	

WISCONSIN LIFE INSURANCE CO., MADISON, WIS.

Reserve: Since 1902 Modified Preliminary Term (Illinois
Standard), American 3½%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem. 1st Year.	20.50	23.25	26.80	31.50	37.75	46.30	58.00	74.20
Prem. Sub. Yrs.	17.20	19.64	22.83	27.67	32.79	40.68	51.40	66.53
1911.....	2.10	2.28	2.55	2.93	3.57	4.59	6.18	8.62
1912.....	2.01	2.17	2.40	2.74	3.29	4.22	5.69	7.99
1913.....	1.93	2.07	2.27	2.56	3.03	3.87	5.23	7.38
1914.....	1.84	1.96	2.12	2.38	2.78	3.53	4.76	6.77
1915.....	1.76	1.86	2.00	2.21	2.56	3.20	4.32	6.18

20 Payment Life.

Prem. 1st Year.	30.80	33.10	36.60	40.90	46.40	53.70	63.90	78.24
Prem. Sub. Yrs.	26.31	28.91	32.10	36.68	41.31	48.03	57.33	70.43
1911.....	2.47	2.64	2.92	3.27	3.86	4.82	6.32	8.05
1912.....	2.30	2.46	2.68	3.00	3.53	4.41	5.81	8.02
1913.....	2.13	2.28	2.48	2.75	3.21	4.01	5.30	7.40
1914.....	1.98	2.10	2.26	2.51	2.90	3.62	4.83	6.79
1915.....	1.84	1.93	2.06	2.27	2.61	3.25	4.36	6.19

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

WISCONSIN LIFE INSURANCE CO., MADISON, WIS.—
(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem. 1st Year.	48.00	48.70	49.90	51.70	54.70	59.50	67.50	80.10
Prem. Sub. Yrs.	44.78	45.36	46.23	47.67	50.11	54.29	61.23	72.49
1911.....	3.39	3.46	3.59	3.81	4.25	5.04	6.42	8.66
1912.....	3.05	3.12	3.24	3.46	3.85	4.60	5.89	8.04
1913.....	2.72	2.79	2.91	3.10	3.46	4.18	5.40	7.43
1914.....	2.42	2.47	2.59	2.77	3.09	3.74	4.88	6.81
1915.....	2.12	2.18	2.27	2.44	2.73	3.32	4.39	6.20

10 Year Term.

Prem.....	10.53	11.17	12.17	13.87	16.97	22.58	32.07	.....
1911.....	.93	.99	1.10	1.26	1.57	2.15	3.08	.....
1912.....	.92	.98	1.08	1.22	1.50	2.01	2.87	.....
1913.....	.90	.97	1.05	1.18	1.43	1.89	2.66	.....
1914.....	.90	.95	1.02	1.15	1.37	1.77	2.47	.....
1915.....	.89	.94	1.00	1.12	1.30	1.66	2.28	.....

CANADIAN COMPANIES

CANADA LIFE ASSURANCE CO., TORONTO, ONT.

Reserve: Net Level Premium; Hm 3%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	35	30	35	40	45	50	55	60
Prem....	21.45	24.35	28.10	32.90	39.55	48.30	60.05	76.05
1914.....	4.09	4.43	4.96	5.66	6.89	8.63	11.14	14.84
Prem....	21.25	24.20	27.90	32.65	38.90	47.05	57.95	72.65
1915.....	3.75	4.13	4.58	5.19	6.06	7.26	9.04	11.63
1916.....	3.59	3.91	4.33	4.91	5.72	6.88	8.57	11.07

20 Payment Life.

Prem....	31.65	34.70	38.15	42.55	48.20	55.40	65.05	.....
1914.....	5.29	5.69	6.05	6.67	7.64	8.96	10.92	.....
Prem....	30.55	33.60	37.25	41.65	47.20	54.25	63.60	.....
1915.....	4.14	4.49	4.97	5.54	6.43	7.56	9.22	.....
1916.....	3.86	4.19	4.60	5.17	5.96	7.06	8.69	.....

20 Year Endowment.

Prem....	49.95	50.85	52.05	53.80	56.70	61.25	68.45	.....
1914.....	6.88	7.13	7.40	7.71	8.30	9.27	10.83	.....
Prem....	48.90	49.70	50.95	52.85	55.80	60.35	67.45	.....
1915.....	5.49	5.70	5.99	6.39	7.04	7.97	9.44	.....
1916.....	5.03	5.21	5.43	5.85	6.49	7.39	8.86	.....

Quinquennial and Deferred Dividends Payable in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year				15 Year.			
	1st Period.		2nd Period.		3rd Period		Pr. Div.	
25.....	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	21.45	23.63	21.45	29.38	21.30	33.71	.....	.....
35.....	28.10	28.67	28.10	36.26	27.95	42.37	27.95	120.17
45.....	39.55	39.88	39.55	50.40	38.85	56.04	38.85	158.79
55.....	60.05	64.37	60.05	79.33	58.10	81.13	58.10	234.68

Twenty Payment Life.

25.....	31.65	30.53	31.65	40.62	30.00	42.35	30.00	111.21
35.....	38.15	34.79	38.15	46.77	36.95	52.73	.....	.....
45.....	48.20	44.06	48.20	58.46	46.95	66.18	46.95	178.16
55.....	65.05	62.95	65.05	80.40	63.65	89.01	63.65	249.08

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

CANADA LIFE ASSURANCE CO., TORONTO, ONT.

(Continued).

Twenty Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
25.....	49.95	39.89	49.95	56.98	48.50	68.50	.....	.....
35.....	52.05	42.41	52.05	60.12	50.55	71.36	50.55	181.84
45.....	56.70	47.72	56.70	65.72	55.05	75.99	.....	.....
55.....	68.45	62.42	68.45	81.89	66.40	89.20	.....	.....

CONFEDERATION LIFE ASSOCIATION, TORONTO, ONT.

Reserve: Net Level Premium; On (5); prior to 1895 4%, from 1896-1899, inclusive, 3½%; since 3%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.30	24.25	27.95	32.60	38.85	47.05	58.10	.....
1902.....	7.00	7.95	8.95	10.00	11.50	13.15	15.20	.....
1903.....	6.70	7.65	8.60	9.60	11.05	12.65	14.65	.....
1904.....	6.45	7.35	8.25	9.20	10.55	12.15	14.10	.....
1905.....	6.20	7.00	7.90	8.80	10.10	11.65	13.55	.....
1906.....	5.95	6.70	7.50	8.40	9.60	11.10	12.95	.....
1907.....	5.70	6.35	7.10	8.00	9.10	10.55	12.35	.....
1908.....	5.45	6.05	6.75	7.60	8.65	10.00	11.75	.....
1909.....	5.20	5.75	6.40	7.20	8.15	9.45	11.15	.....
1910.....	4.90	5.40	6.05	6.80	7.70	8.90	10.45	.....
1911.....	4.65	5.15	5.65	6.40	7.20	8.30	9.85	.....
1912.....	4.40	4.85	5.35	5.95	6.75	7.75	9.15	.....
1913.....	4.20	4.55	5.05	5.55	6.30	7.20	8.55	.....
1914.....	4.00	4.25	4.75	5.25	5.90	6.75	8.00	.....
1915.....	3.85	4.10	4.40	4.90	5.45	6.25	7.40	.....

20 Payment Life.

Prem....	30.00	33.25	36.95	41.35	46.95	54.10	63.65	.....
1902.....	9.75	10.85	11.95	13.05	14.25	15.90	17.70	.....
1903.....	9.15	10.20	11.30	12.30	13.50	15.10	16.85	.....
1904.....	8.60	9.55	10.60	11.60	12.75	14.30	16.00	.....
1905.....	8.05	8.90	9.90	10.90	12.00	13.50	15.15	.....
1906.....	7.50	8.30	9.25	10.20	11.25	12.70	14.30	.....
1907.....	6.95	7.70	8.60	9.50	10.50	11.90	13.45	.....
1908.....	6.45	7.15	7.95	8.80	9.80	11.10	12.60	.....
1909.....	5.95	6.60	7.35	8.10	9.10	10.30	11.80	.....
1910.....	5.50	6.10	6.80	7.45	8.40	9.60	11.00	.....
1911.....	5.00	5.60	6.20	6.80	7.70	8.85	10.20	.....
1912.....	4.55	5.10	5.65	6.25	7.05	8.10	9.40	.....
1913.....	4.10	4.65	5.15	5.75	6.40	7.40	8.65	.....
1914.....	3.65	4.20	4.70	5.25	5.85	6.75	7.95	.....
1915.....	3.30	3.80	4.30	4.80	5.35	6.15	7.25	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

CONFEDERATION LIFE ASSOCIATION, TORONTO, ONT.

—(Continued).

~~CONFEDERATION LIFE ASSOCIATION~~

20 Year Endowment.

Issue of	25	30	35	40	45	50	55	60
Prem.....	48.50	49.40	50.55	52.25	55.05	59.45	66.40	.....
1902.....	17.00	17.25	17.30	17.40	17.55	17.90	18.45	.....
1903.....	15.95	16.15	16.20	16.35	16.50	16.85	17.45	.....
1904.....	14.90	15.10	15.15	15.30	15.45	15.80	16.45	.....
1905.....	13.85	14.05	14.10	14.30	14.45	14.80	15.45	.....
1906.....	12.85	13.00	13.10	13.30	13.45	13.80	14.45	.....
1907.....	11.85	12.00	12.10	12.30	12.45	12.80	13.50	.....
1908.....	10.70	10.85	10.95	11.15	11.40	11.85	12.45	.....
1909.....	9.75	9.90	10.00	10.25	10.50	10.95	11.55	.....
1910.....	8.85	9.00	9.10	9.35	9.60	10.05	10.65	.....
1911.....	8.00	8.15	8.25	8.45	8.70	9.15	9.75	.....
1912.....	7.15	7.30	7.40	7.60	7.85	8.30	8.90	.....
1913.....	6.35	6.50	6.60	6.80	7.05	7.50	8.10	.....
1914.....	5.60	5.75	5.85	6.05	6.30	6.75	7.35	.....
1915.....	4.90	5.05	5.15	5.35	5.60	6.00	6.60	.....

Deferred Dividends Paid in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year			15 Year		20 Year	
	1st Period.	2nd Period.	3rd Period.	Pr.	Div.	Pr.	Div.
25..	21.30	18.55	21.30	30.00	21.30	37.45	.....
35..	27.95	22.30	27.95	37.00	27.95	47.75	27.95
45..	38.85	27.40	38.85	47.30	38.85	61.55	38.85
55..	58.10	37.45	58.10	65.35	58.10	84.05	58.10

Twenty Payment Life.

25..	30.00	17.60	30.00	34.45	30.00	49.75	.....	26.50	139.49
35..	36.95	22.00	36.95	42.80	36.95	61.35	.....	33.50	187.53
45..	46.95	27.65	46.95	53.25	46.95	75.15	.....	43.90	252.87
55..	63.65	37.85	63.65	69.45	63.65	94.95	.....	.....	.....

Twenty Year Endowment.

25..	48.50	26.70	48.50	56.70	48.50	86.15	48.50	206.22	45.30	270.50
35..	50.55	28.15	50.55	58.65	50.55	88.15	.....	.....	47.50	280.53
45..	55.05	29.95	55.05	61.20	55.05	90.55	.....	.....	52.00	292.48
55..	66.40	35.00	66.40	68.10	66.40	97.80	.....	.....	.....	.....

DOMINION LIFE ASSURANCE CO., WATERLOO, ONT.

The dividend illustrations of this company had not been received when this volume went to press. Available information will be furnished upon request.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

EXCELSIOR LIFE INSURANCE CO., TORONTO, ONT. (Continued).

Deferred Dividends Paid in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year 1st Period.		10 Year.		15 Year.		20 Year.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	21.30	16.26	21.30	40.04	20.65	77.69	18.85	110.98
35.....	27.95	20.55	27.95	51.00	27.45	101.37	25.25	147.05
45.....	38.85	28.21	38.85	68.96	38.55	138.96	36.10	218.92

Twenty Payment Life.

25.....	30.00	20.18	.....	.....	.....	.....	25.15	143.00
35.....	36.95	24.90	.....	.....	.....	.....	31.55	168.63
45.....	46.95	32.25	.....	.....	.....	.....	42.60	265.60

Twenty Year Endowment.

25.....	48.50	27.57	.....	.....	.....	.....	44.00	190.31
35.....	50.55	30.40	.....	.....	.....	.....	46.30	222.45
45.....	55.05	35.51	.....	.....	.....	.....	51.20	290.74

GREAT WEST LIFE ASSURANCE CO., WINNIPEG, MAN.

Reserve: Full Level Premium; American 3% and Hm 3½%.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.	Age at Issue						
	25	30	35	40	45	50	55
1906.....	20.80	.....	27.40	.....	33.30	.....	59.30
1907.....	8.45	.....	9.35	.....	11.50	.....	17.40
1908.....	7.15	.....	9.35	.....	11.50	.....	17.40
1909.....	6.70	.....	8.90	.....	10.95	.....	17.40
1910.....	6.30	.....	8.30	.....	10.15	.....	15.95
1911.....	5.90	.....	7.80	.....	9.40	.....	14.55
1912.....	5.50	.....	7.20	.....	8.70	.....	13.25
1913.....	5.05	.....	6.60	.....	7.95	.....	12.00
1914.....	4.60	.....	6.00	.....	7.20	.....	10.90
1915.....	4.15	.....	5.40	.....	6.45	.....	9.75
1916.....	3.65	.....	4.80	.....	5.70	.....	8.70

20 Payment Life.

Prem.....	25.50	.....	35.40	.....	45.40	.....	.....
1906.....	10.25	.....	11.45	.....	12.80	.....	.....
1907.....	7.50	.....	10.15	.....	12.45	.....	.....
1908.....	7.05	.....	9.50	.....	11.55	.....	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

GREAT WEST LIFE ASSURANCE CO., WINNIPEG, MAN.—
(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1909.....	6.60	....	8.85	....	10.70	....	....	....
1910.....	6.20	....	8.30	....	9.95	....	....	....
1911.....	5.75	....	7.70	....	9.15	....	....	....
1912.....	5.30	....	7.05	....	8.35	....	....	....
1913.....	4.85	....	6.40	....	7.60	....	....	....
1914.....	4.35	....	5.80	....	6.80	....	....	....
1915.....	3.85	....	5.15	....	6.00	....	....	....

20 Year Endowment.

Prem....	47.30	....	49.50	....	54.10	....	....	....
1906.....	15.00	....	15.70	....	15.50	....	....	....
1907.....	10.75	....	12.75	....	13.95	....	....	....
1908.....	10.05	....	11.90	....	12.90	....	....	....
1909.....	9.45	....	11.10	....	12.00	....	....	....
1910.....	8.85	....	10.40	....	11.15	....	....	....
1911.....	8.20	....	9.65	....	10.25	....	....	....
1912.....	7.55	....	8.85	....	9.40	....	....	....
1913.....	6.90	....	8.05	....	8.50	....	....	....
1914.....	6.20	....	7.25	....	7.60	....	....	....
1915.....	5.50	....	6.45	....	6.70	....	....	....

Deferred Dividends Paid in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue.	5 Year				20 Year.	
	1st Period.		2nd Period.		Pr.	Div.
	Pr.	Div.	Pr.	Div.		
25.....	20.80	20.15	20.80	35.25	19.69	273.00
35.....	27.40	26.50	27.40	46.65	26.12	348.00
45.....	38.30	31.75	38.30	56.95	....	....
55.....	59.30	48.10	59.30	89.80	....	....

Twenty Payment Life.

25.....	28.50	21.20	28.50	37.05	27.12	348.00
35.....	35.40	28.25	35.40	49.75	33.74	427.00
45.....	45.40	33.50	45.40	60.15	44.58	600.00
55.....	63.20	44.80	63.20	83.65	....	....

Twenty Year Endowment.

25.....	47.30	30.25	47.30	52.90	47.20	572.00
35.....	49.50	35.35	49.50	62.35	....	....
45.....	54.10	37.50	54.10	67.40	54.49	758.00
55.....	65.40	39.45	65.40	73.65	....	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**IMPERIAL LIFE ASSURANCE CO. OF CANADA,
TORONTO, ONT.**

Reserve: Hm 3½% prior to 1903; since 3% table; except on Tropical business the American-Tropical 3% is used.

Deferred Dividends Paid in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue.	1st Period.		Age at Issue.	5 Year 2nd Period.		Age at Issue.	3rd Period.	
	Pr.	Div.		Pr.	Div.		Pr.	Div.
25....	21.30	18.25	.....	.....	.....	20....	19.00	28.44
35....	27.05	23.66	31....	24.90	31.89	36....	28.80	44.37
45....	38.85	32.73	46....	40.30	50.54	48....	43.50	62.89
56....	60.75	47.99	52....	51.00	61.57	63....	84.80	99.37

Twenty Payment Life.

25....	30.60	22.85	21....	27.95	33.27	.....	.....	.....
35....	36.95	28.57	33....	35.35	42.38	36....	37.75	56.04
45....	46.95	36.93	.....	.....	.....	.....	.....	.....
55....	.....	.....	51....	55.75	65.69	.....	.....	.....

Twenty Year Endowment.

25....	48.50	30.46	27....	48.85	51.91	.....	.....	.....
35....	50.55	33.08	32....	49.80	53.80	.....	.....	.....
45....	55.95	38.24	45....	53.05	60.74	44....	54.40	74.14
54....	64.75	45.65	55....	66.40	71.62	.....	.....	.....

Whole Life.

Age at Issue.	10 Year.		Age at Issue.	15 Year.	
	Pr.	Div.		Pr.	Div.
.....					
.....					
.....			45....	38.85	158.10
.....			54....	55.55	211.46

Twenty Payment Life.

Age at Issue.	10 Year.		Age at Issue.	15 Year.	
	Pr.	Div.		Pr.	Div.
23....	28.90	55.22	29....	32.55	125.73
.....	.....	.....	34....	36.15	140.33
.....	.....	.....	41....	42.35	164.96
.....					

Twenty Year Endowment.

Age at Issue.	10 Year.		Age at Issue.	15 Year.	
	Pr.	Div.		Pr.	Div.
.....	.....	.....	24....	48.35	164.69
.....					
43....	53.73	93.67	.....	.....	.....
.....	.....	.....	50....	59.45	206.48

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

LONDON LIFE INSURANCE CO., LONDON, ONT.

Reserve: Prior to 1910 Hm 8 1/2%; since Om (5) 3%; Net Level Premium.

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem....	Age at Issue							
	25	30	35	40	45	50	55	60
1914.....	21.30	24.25	27.90	32.65	38.75	47.00	58.05	72.25
1915.....	5.00	5.56	6.21	7.20	8.43	10.39	13.22	17.37
1916.....	4.63	5.14	5.73	6.64	7.75	9.54	12.12	15.91
1917.....	4.26	4.72	5.25	6.08	7.07	8.69	11.02	14.45

20 Payment Life.

Prem....	30.00	33.20	36.95	41.35	46.35	52.19	63.85	.....
1914.....	5.77	6.36	7.07	7.92	9.16	10.92	13.57	.....
1915.....	5.33	5.87	6.52	7.30	8.42	10.03	12.44	.....
1916.....	4.89	5.38	5.97	6.68	7.68	9.14	11.31	.....

20 Year Endowment.

Prem....	43.50	49.40	56.55	65.25	75.16	86.45	.....	.....
1914.....	7.32	7.67	8.05	8.63	9.62	11.04	.....	.....
1915.....	6.58	6.90	7.24	7.77	8.66	9.95	.....	.....
1916.....	5.84	6.13	6.43	6.91	7.70	8.86	.....	.....

Deferred Dividends Paid in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue.	5 Year					
	1st Period		2nd Period.		3rd Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	21.30	24.75	21.30	31.20	21.30	41.25
35.....	27.90	31.00	27.90	38.45	27.90	52.85
45.....	38.75	41.45	38.75	52.55	38.75	72.80
55.....	58.05	65.70	58.05	79.80	58.05	108.00

Twenty Payment Life.

25.....	30.00	27.05	30.00	39.15	30.00	56.30
35.....	36.95	33.75	36.95	47.00	36.95	68.45
45.....	46.95	43.90	46.95	59.75	46.95	85.90
55.....	63.65	67.00	63.65	83.50	63.65	114.40

Twenty Year Endowment.

25.....	48.50	31.70	48.50	54.30	48.50	87.25
35.....	50.55	36.55	50.55	58.75	50.55	89.95
45.....	55.10	45.40	55.10	63.95	55.10	97.10
50.....	59.45	53.60	59.45	70.45	59.45	104.35

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

THE MANUFACTURERS LIFE INSURANCE COMPANY, TORONTO, ONT.

Reserve: Net level premium plan. Policies at Northern rates Hm 3½%; policies at Tropical rates American Tropical 3½%; policies at Sub-Tropical rates a table based on the mean of the Hm 3½% and the American Tropical 3½%. On account of the Company guaranteeing on all Whole Life and Limited Payment Life policies issued at Northern rates since January 1st, 1904, a Surrender Value at the end of twenty years from date of issue equal to the Hm 3% reserve, an additional reserve sufficient to provide for the difference between the Hm 3% and the Hm 3½% reserve at the end of twenty years has been set aside.

"Actual" Dividends, General Section, 1916.

Quinquennial Distribution of Profits.

First Quinquennial.		Whole Life.		Second Quinquennial.	
Age	Dividend	Age	Dividend		
20	12.40	20	15.40		
25	13.50	25	17.45		
30	15.45	31	20.20		
35	17.70	36	22.85		
40	20.10	44	28.30		
45	22.10	52	37.60		
51	27.45	54	41.20		
61	36.15				

20 Payment Life.			
Age	Dividend	Age	Dividend
20	16.85	20	21.70
25	18.65	25	24.00
30	20.65	30	27.15
35	22.95	35	30.70
40	25.55	38	33.05
45	28.45	44	38.05
51	32.05	47	40.70
55	34.45		

15 Year Endowment.			
Age	Dividend	Age	Dividend
20	23.70	44	55.80
24	24.85		
30	26.65		
35	28.15		
42	30.80		
50	34.85		
57	39.50		

20 Year Endowment.			
Age	Dividend	Age	Dividend
20	20.55	20	36.25
25	21.60	25	37.15
30	23.00	34	39.60
35	24.65	43	43.35
40	26.65	48	46.00
45	28.85		
50	31.50		
64	40.30		

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**THE MANUFACTURERS LIFE INSURANCE COMPANY,
TORONTO, ONT.—(Continued).**

Deferred Dividends.

		Whole Life.		
Period	Age		Premium	Dividend
20	20.....		15.65	85.00
	25.....		17.95	97.00
	30.....		20.90	110.00
	35.....		24.58	126.00
	40.....		29.44	150.00
	43.....		32.98	165.00
	50.....		43.40	197.00
15	30.....		24.25	81.00
	34.....		27.10	92.00
	38.....		30.60	106.00
	46.....		40.30	145.00
20 Payment Life.				
20	20.....		22.00	116.00
	25.....		24.50	128.00
	30.....		27.80	142.00
	35.....		31.20	151.00
	40.....		35.60	164.00
	45.....		41.55	189.00
15 Year Endowment.				
15	20.....		66.20	170.00
	25.....		66.60	171.00
	30.....		67.40	177.00
	34.....		68.10	179.00
	41.....		70.00	183.00
	45.....		71.85	188.00
	49.....		74.50	195.00
20 Year Endowment.				
20	20.....		42.60	169.00
	25.....		43.15	171.00
	30.....		44.10	174.00
	35.....		45.35	179.00
	40.....		47.15	187.00
	48.....		51.80	189.00

"Actual" Dividends, Abstainers' Section, 1916.

Quinquennial Distribution of Profits.

Whole Life.			
First Quinquennial.		Second Quinquennial.	
Age	Dividend	Age	Dividend
20.....	14.80	21.....	18.25
25.....	16.05	24.....	19.60
30.....	18.80	28.....	21.85
36.....	22.90	37.....	28.85
40.....	26.00	43.....	35.65
44.....	29.20		
48.....	32.55		
55.....	40.30		
58.....	44.55		

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**THE MANUFACTURERS LIFE INSURANCE COMPANY,
TORONTO, ONT.—(Continued).**

20 Payment Life.

First Quinquennial.		Second Quinquennial.	
Age	Dividend	Age	Dividend
20.....	19.15	20.....	24.05
25.....	21.00	25.....	30.15
30.....	23.70	30.....	47.45
35.....	26.75		
40.....	30.20		
44.....	33.30		
49.....	37.45		

15 Year Endowment.

23.....	26.85	20.....	48.95
30.....	29.80	23.....	50.15
35.....	31.05		
40.....	33.55		

20 Year Endowment.

20.....	22.70	20.....	38.00
25.....	23.35	25.....	39.10
30.....	25.05	30.....	41.85
34.....	26.65		
39.....	29.15		
45.....	33.55		
51.....	38.60		
55.....	42.30		

Deferred Dividends.

Whole Life.			
Period	Age	Premium	Dividend
20	20.....	15.65	104.00
	25.....	17.97	119.00
	30.....	20.90	134.00
	35.....	24.58	154.00
	40.....	29.44	184.00
	45.....	32.98	202.00
	50.....	43.40	241.00
15	47.....	41.85	174.00
20 Payment Life.			
20	20.....	21.55	130.00
	25.....	24.10	144.00
	30.....	27.50	165.00
	35.....	31.52	191.00
	40.....	36.30	219.00
	44.....	41.15	249.00
15 Year Endowment.			
15	27.....	66.90	200.00
	33.....	67.90	205.00
	37.....	68.80	208.00
	43.....	70.85	212.00
	57.....	83.95	255.00

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**THE MANUFACTURERS LIFE INSURANCE COMPANY,
TORONTO, ONT.---(Continued)**

20 Year Endowment.

Period.	Age	Premium	Dividend
20	20	42.00	188.00
	25	42.32	188.00
	30	43.23	190.00
	35	44.57	199.00
	38	45.62	205.00
	44	48.52	215.00

**MUTUAL LIFE ASSURANCE COMPANY OF CANADA,
WATERLOO, ONT., CAN.**

Reserve: Om (5) 3½%; Table prior to 1903, since Om (5) 3%.
Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.00	24.05	27.80	32.55	38.80	46.95	57.80	73.10
1911.....	5.43	6.16	7.06	8.26	9.95	12.27	15.50	20.30
1912.....	5.21	5.88	6.71	7.82	9.41	11.60	14.67	19.29
1913.....	4.99	5.60	6.38	7.40	8.88	10.94	13.85	18.30
1914.....	4.76	5.33	6.04	6.99	8.37	10.29	13.05	17.30
1915.....	4.55	5.07	5.72	6.58	7.86	9.66	12.27	16.32
1916.....	4.36	4.82	5.41	6.20	7.37	9.04	11.49	15.35

Net Cost (not deducting cash value) end of
5 years. 81.13 93.55 108.74 127.76 152.11 183.22 223.67 278.94

Guaranteed cash value end of
5 years. 38.00 46.00 55.00 65.00 77.00 90.00 105.00 129.00

The above values are on policies issued in 1912.

20 Payment Life.

Prem....	29.89	32.95	36.60	40.95	46.45	53.50	62.85	76.00
1911.....	6.49	7.21	8.07	9.17	10.69	12.79	15.77	20.17
1912.....	6.07	6.74	7.55	8.58	10.02	12.03	14.88	19.14
1913.....	5.67	6.29	7.04	8.00	9.35	11.26	14.01	18.12
1914.....	5.28	5.85	6.54	7.43	8.70	10.50	13.13	17.09
1915.....	4.92	5.43	6.06	6.88	8.07	9.78	12.23	16.09
1916.....	4.55	5.03	5.59	6.34	7.45	9.06	11.43	15.08

Net Cost (not deducting cash value) end of
5 years.. 122.51 135.41 150.32 167.52 188.66 214.87 248.52 294.48

Guaranteed cash value end of
5 years.. 75.00 83.00 91.00 101.00 110.00 119.00 128.00 137.00

The above values are on policies issued in 1912.

20 Year Endowment.

Prem....	48.15	49.05	50.20	51.85	54.80	58.95	65.85	76.90
1911.....	9.36	9.69	10.12	10.74	11.75	13.36	15.88	19.88
1912.....	8.62	8.95	9.36	9.95	10.94	12.50	14.96	18.85
1913.....	7.89	8.21	8.63	9.19	10.16	11.66	14.05	17.82

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**MUTUAL LIFE ASSURANCE COMPANY OF CANADA,
WATERLOO, ONT., CAN. (Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1914.....	7.20	7.51	7.90	8.45	9.28	10.88	13.18	16.78
1915.....	6.51	6.82	7.20	7.73	8.62	10.02	12.23	15.75
1916.....	5.87	6.16	6.52	7.02	7.88	9.22	11.35	14.73
Net Cost (not deducting cash value) end of								
5 years..	48.15	49.05	50.20	51.85	54.60	58.95	65.85	76.90
Guaranteed cash value end of								
5 years..	143.00	143.00	143.00	143.00	143.00	144.00	145.00	147.00

The above values are on policies issued in 1912.

**Dividends on Full Paid up Life Policies According to Attained
Ages During 1917 On (5) 3%.**

Age	Age	Age	Age	Age	Age	Age							
25	8.30	30	8.96	35	9.78	40	10.68	45	11.75	50	12.98	55	14.36

**Deferred Dividends Paid in 1917, and Annual Premiums per
\$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at Issue.	5 Year					
	1st Period.		2nd Period.		3rd Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	21.00	26.26	21.00	32.59	21.00	37.32
35.....	27.80	33.27	27.80	42.94	27.80	50.14
45.....	38.80	46.02	38.80	60.93	38.80	71.99
55.....	57.80	71.77	57.80	94.53	57.80	110.98

Twenty Payment Life.

25.....	29.80	29.07	29.80	40.47	28.85	46.93
35.....	36.60	35.96	36.60	50.44	36.00	59.45
45.....	46.45	47.83	46.45	66.46	46.50	78.94
55.....	62.85	72.18	62.85	96.43	63.70	112.63

Twenty Year Endowment.

25.....	48.15	39.51	48.15	60.03	47.40	70.39
35.....	50.20	43.39	50.20	64.39	49.60	74.93
45.....	54.60	51.51	54.60	73.65	54.25	84.54
55.....	65.85	72.14	65.85	97.31	64.35	105.79

Whole Life.

Age at Issue	15 Year		Age at Issue	20 Year	
	Pr.	Div.		Pr.	Div.
21.....	19.10	99.69	25.....	19.40	182.99
37.....	29.55	151.28	35.....	26.00	241.14
45.....	38.80	199.48	46.....	38.40	357.98
58.....	66.45	359.85			

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.
WATERLOO, ONT., CAN. (Continued).

Twenty Payment Life.

Age at Issue	15 Year Pr.	15 Year Div.	Age at Issue	20 Year Pr.	20 Year Div.
25.....	28.85	129.18	25.....	25.60	210.98
34.....	35.20	159.39	35.....	32.40	266.61
42.....	42.80	197.44	44.....	41.50	346.06
50.....	53.90	258.35	50.....	50.60	431.68

Twenty Year Endowment.

25.....	47.40	190.51	25.....	44.90	308.51
35.....	49.60	203.61	35.....	46.50	323.23
45.....	54.25	232.48	46.....	52.00	376.74
55.....	.....	.....	50.....	56.00	414.70

NORTH AMERICAN LIFE ASSURANCE CO.,
TORONTO, ONT.

Reserve: Hm. 3½%.

Deferred Dividends Paid in 1917, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue.	5 Year 1st Period Pr.	5 Year 1st Period Div.	15 Year Pr.	15 Year Div.	20 Year Pr.	20 Year Div.
25.....	21.80	16.02	21.30	94.00	18.95	118.00
35.....	27.95	19.34	.....	.....	25.15	141.00
45.....	38.85	25.12	.....	.....	36.15	210.00
55.....	58.10	34.50	.....	.....	57.05	467.00

Twenty Payment Life.

25.....	30.00	16.88	.....	.....	25.65	157.00
35.....	36.95	21.88	.....	.....	31.85	167.00
45.....	46.95	28.60	.....	.....	42.00	221.00
55.....	63.65	38.39	.....	.....	.....	.....

Twenty Year Endowment.

25.....	48.50	28.36	.....	.....	46.00	243.00
35.....	50.55	28.74	.....	.....	47.90	249.00
45.....	55.05	29.77	.....	.....	52.65	295.00
55.....	66.40	32.50	.....	.....	.....	.....

THE SOVEREIGN LIFE ASSURANCE COMPANY,
WINNIPEG, MAN., CAN.

The dividend illustrations of this company had not been received when this volume went to press. Information available will be furnished on request.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**SUN LIFE ASSURANCE CO. OF CANADA,
MONTREAL, QUE.**

**Reserve: Full Level Premium; prior to 1903 Om (5) 3½%;
since Om (5) 3%.**

Annual Dividends Payable in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem....	21.30	24.25	27.85	32.00	38.35	47.05	58.10	73.20
1900.....	7.00	7.90	8.80	10.00	11.40	13.10	15.25	17.95
1901.....	6.80	7.65	8.65	9.70	11.10	12.80	14.90	17.60
1902.....	6.65	7.45	8.40	9.45	10.80	12.45	14.55	17.20
1903.....	6.45	7.25	8.15	9.20	10.50	12.10	14.20	16.85
1904.....	6.30	7.05	7.95	8.90	10.20	11.75	13.80	16.45
1905.....	6.15	6.85	7.70	8.65	9.90	11.45	13.45	16.05
1906.....	5.95	6.70	7.50	8.40	9.60	11.10	13.10	15.65
1907.....	5.80	6.50	7.25	8.15	9.30	10.80	12.70	15.25
1908.....	5.65	6.30	7.05	7.90	9.05	10.45	12.35	14.85
1909.....	5.50	6.10	6.85	7.65	8.75	10.10	11.95	14.40
1910.....	5.35	6.00	6.65	7.45	8.50	9.85	11.65	14.05
Prem....	21.25	24.20	27.90	32.65	38.90	47.05	57.95	72.65
1911.....	5.20	5.75	6.40	7.20	8.20	9.45	11.10	13.15
1912.....	5.05	5.60	6.20	6.95	7.95	9.15	10.70	12.75
1913.....	4.90	5.45	6.00	6.70	7.65	8.80	10.35	12.30
1914.....	4.45	4.90	5.45	6.05	6.90	7.95	9.30	11.10
1915.....	4.35	4.75	5.25	5.85	6.65	7.65	8.95	10.65
1916.....	3.75	4.10	4.50	5.00	5.70	6.50	7.60	9.10

Net Cost (not deducting cash value) end of

5 years. 86.85 99.55 115.85 136.85 164.85 200.60 249.15 314.85

10 years. 167.40 192.05 223.55 263.70 317.25 387.95 483.70 614.70

Guaranteed cash value end of

5 years. 43.00 51.00 61.00 73.00 86.00 101.00 118.00 136.00

10 years. 100.00 116.00 137.00 163.00 189.00 221.00 252.00 286.00

The above values are on policies issued in 1912 and 1907.

20 Payment Life.

Prem....	30.00	33.25	36.95	41.35	46.95	54.10	63.65	.....
1900.....	9.65	10.65	11.65	12.65	13.85	15.10	16.65	.....
1901.....	9.25	10.20	11.15	12.15	13.25	14.55	16.05	.....
1902.....	8.90	9.70	10.70	11.65	12.75	13.95	15.45	.....
1903.....	8.55	9.40	10.25	11.15	12.20	13.40	14.85	.....
1904.....	8.20	9.05	9.85	10.70	11.70	12.90	14.30	.....
1905.....	7.85	8.65	9.45	10.25	11.25	12.35	13.80	.....
1906.....	7.50	8.30	9.05	9.80	10.75	11.85	13.25	.....
1907.....	7.20	7.95	8.65	9.40	10.30	11.40	12.75	.....
1908.....	6.90	7.60	8.30	9.00	9.85	10.90	12.25	.....
1909.....	6.60	7.30	7.90	8.60	9.45	10.45	11.75	.....
1910.....	6.35	6.95	7.55	8.20	9.00	10.00	11.25	.....
Prem....	30.70	33.70	37.35	41.75	47.20	54.15	63.40	.....
1911.....	6.50	6.95	7.50	8.05	8.75	9.55	10.65	.....
1912.....	6.25	6.65	7.15	7.70	8.35	9.15	10.15	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**SUN LIFE ASSURANCE CO. OF CANADA,
MONTREAL, QUE.—(Continued).**

20 Payment Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
1913.....	6.00	6.40	6.85	7.35	7.95	8.70	9.70	.....
1914.....	5.30	5.85	6.05	6.50	7.05	7.70	8.55	.....
1915.....	5.10	5.40	5.75	6.15	6.65	7.30	8.10	.....
1916.....	4.20	4.45	4.75	5.10	5.50	6.00	6.70	.....
Net Cost (not deducting cash value) end of								
5 years.	180.00	143.80	158.95	180.05	204.90	236.70	279.10	.....
10 years.	246.95	274.30	306.35	345.10	394.35	457.70	542.40	.....
Guaranteed cash value end of								
5 years.	84.00	93.00	103.00	113.00	124.00	135.00	146.00	.....
10 years.	197.00	215.00	236.00	255.00	280.00	302.00	319.00	.....

The above values are on policies issued in 1912 and 1907.

20 Year Endowment.

Prem.	48.50	49.40	50.55	52.25	55.05	59.45	66.40	.....
1900.....	16.35	16.55	16.65	16.70	16.90	17.25	17.80	.....
1901.....	15.50	15.70	15.80	15.85	16.05	16.40	16.95	.....
1902.....	14.70	14.85	14.95	15.05	15.25	15.60	16.20	.....
1903.....	13.95	14.10	14.20	14.30	14.50	14.85	15.45	.....
1904.....	13.20	13.35	13.45	13.55	13.75	14.15	14.75	.....
1905.....	12.45	12.65	12.75	12.85	13.05	13.45	14.10	.....
1906.....	11.75	11.95	12.05	12.15	12.40	12.80	13.45	.....
1907.....	11.10	11.30	11.40	11.50	11.75	12.15	12.85	.....
1908.....	10.45	10.65	10.75	10.85	11.15	11.55	12.25	.....
1909.....	9.85	10.05	10.15	10.25	10.55	10.95	11.70	.....
1910.....	9.25	9.45	9.55	9.70	9.95	10.40	11.10	.....
Prem.	49.15	49.85	51.00	52.75	55.55	59.95	66.90	.....
1911.....	9.10	9.15	9.30	9.45	9.70	10.15	10.90	.....
1912.....	8.55	8.60	8.75	8.90	9.20	9.60	10.25	.....
1913.....	8.05	8.10	8.20	8.40	8.65	9.10	9.80	.....
1914.....	7.00	7.05	7.15	7.30	7.55	8.00	8.65	.....
1915.....	6.50	6.55	6.70	6.85	7.05	7.50	8.15	.....
1916.....	5.25	5.30	5.40	5.50	5.75	6.10	6.65	.....
Net Cost (not deducting cash value) end of								
5 years.	214.55	217.85	223.10	231.15	244.10	264.35	296.25	.....
10 years.	408.25	415.95	426.50	442.35	467.95	506.40	571.50	.....
Guaranteed cash value end of								
5 years.	162.00	163.00	163.00	163.00	163.00	164.00	165.00	.....
10 years.	370.00	368.00	367.00	366.00	365.00	364.00	360.00	.....

The above values are on policies issued in 1912 and 1907.

**Dividends on Full Paid Up Life Policies According to Attained
Ages During 1917.**

Age	Age	Age	Age	Age
35 5.15	40 5.75	45 6.40	50 7.10	55 7.85
36 5.25	41 5.85	46 6.50	51 7.25	56 8.00
37 5.40	42 6.00	47 6.65	52 7.40	57 8.15
38 5.50	43 6.10	48 6.80	53 7.55	58 8.35
39 5.60	44 6.25	49 6.95	54 7.70	59 8.50

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

**SUN LIFE ASSURANCE CO. OF CANADA,
MONTREAL, QUE.—(Continued).**

**Deferred Dividends Paid in 1917, and Annual Premiums per
\$1,000 of Insurance.**

Dividend Period.

Whole Life.											
Age at Issue.	5 Year						15 Year.		20 Year.		
	1st Period.		2nd Period.		3rd Period.		Pr.	Div.	Pr.	Div.	
25..	21.25	24.20	21.30	28.80	21.30	33.20	21.30	89.28	19.50	193.20	
35..	27.90	29.35	27.95	35.85	27.95	42.00	27.95	110.22	28.15	250.50	
45..	38.90	37.25	38.85	46.00	38.85	54.15	38.85	156.23	37.10	371.85	
55..	57.95	50.20	58.10	62.80	58.10	73.05	58.10	278.54	56.65	711.75	

Twenty Payment Life.

25..	30.70	29.00	30.00	35.20	30.00	44.00	30.00	108.69	26.05	180.75
35..	37.35	32.95	36.95	42.20	36.95	52.95	36.95	138.64	33.35	253.65
45..	47.20	38.20	46.95	50.25	46.95	63.05	46.95	190.74	44.15	393.55
55..	63.40	46.55	63.65	62.40	63.65	76.70	63.65	308.93	....	....

Twenty Year Endowment.

25..	49.15	37.75	48.50	53.15	48.50	71.80	48.50	175.33	46.15	319.25
35..	51.00	38.65	50.55	54.65	50.55	73.15	50.55	186.68	48.40	351.35
45..	55.55	40.90	55.05	56.65	55.05	74.85	55.05	213.71	53.25	430.00
55..	66.90	46.80	66.40	62.40	66.40	79.80	66.40	293.44	....	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1917 dividend, and that in some companies this dividend is contingent upon the payment of the 1917 premium.

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